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FROM
**THE BUSINESS
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SOCIETY INC**



THE GIFT OF
**Mutual Benefit Life
Insurance Company**

Mut. Benefit ^{BHS} Life Ins. Co.
H.

EIGHTEENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

STATE OF KANSAS, Insurance Dept.

FOR THE YEAR ENDING DECEMBER 31, 1887.

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*Trans from H. W. Buss
Sch. to Law Sch.*

STATE OF KANSAS.

INSURANCE DEPARTMENT,
TOPEKA, April 5, 1888.

To his Excellency, John A. Martin, Governor:

SIR: I have the honor to submit herewith the Eighteenth Annual Report of this Department.

In your last Message to the Legislature you said:

"I would also call your attention to the requirements of section 13, chapter 93 Session Laws of 1871. It seems to me that much of the information called for by this section need not be included in the Superintendent's report. So many companies are now doing business in Kansas that a publication of 'the information contained in the statements' required from such companies swells the Superintendent's report to an expensive volume of 365 pages. Not one-third of this matter is of any general interest or value, and it ought to be eliminated from the published reports, thereby effecting a large reduction in the State's printing bills."

The last Insurance Report contained 397 pages, all but one or two in nonpareil type. In the present Report your suggestions have been followed, but not one fact of importance has been omitted. The publication of the examinations made greatly swells the volume, but the people are entitled to the facts.

Very respectfully,

DANIEL W. WILDER,

Superintendent of Insurance.

4/21/52 Baker Lico.

REPORT.

THERE are eighty-three fire companies authorized to do business in Kansas: Nine Kansas mutuls, fifty-six stock companies of other States, and eighteen foreign companies.

KANSAS MUTUALS.

NAME OF COMPANY.	LOCATION.
Arkansas Valley Fire.....	Wichita, Sedgwick Co.
Capitol.....	Topeka, Shawnee Co.
Kansas Insurance Company.....	Winchester, Jefferson Co.
Kansas Farmers' Fire.....	Abilene, Dickinson Co.
Kansas Home Insurance Company.....	Topeka, Shawnee Co.
Kansas Mill Owners' and Manufacturers'.....	Ottawa, Franklin Co.
Mennonite Mutual.....	Halstead, Harvey Co.
Republic County Mutual Fire.....	Belleville, Republic Co.
Topeka Insurance Company.....	Topeka, Shawnee Co.

—9.

STOCK FIRE COMPANIES OF OTHER STATES.

NAME OF COMPANY.	LOCATION.	PRINCIPAL OFFICE.
Etna.....		Hartford, Conn.
Agricultural.....	19 Washington street.....	Watertown, N. Y.
American.....	746 Broad street.....	Newark, N. J.
American Central.....	Corner Sixth and Locust.....	St. Louis, Mo.
American Fire.....	146 Broadway.....	New York.
American Fire.....	308 and 310 Walnut street.....	Philadelphia, Pa.
Anglo-Nevada.....	410 Pine street.....	San Francisco, Cal.
Boylston.....	30 Kilby street.....	Boston, Mass.
Burlington.....	220 North Main street.....	Burlington, Iowa.
California.....	318 California street.....	San Francisco, Cal.
Citizens.....	156 Broadway.....	New York.
Commercial.....	439 California street.....	San Francisco, Cal.
Concordia Fire.....	Cor. Third and W. Water Sts.....	Milwaukee, Wis.
Connecticut Fire.....	Corner Pearl and Trumbull.....	Hartford, Conn.
Continental.....	100 and 102 Broadway.....	New York.
Fire Association.....	84 N. Fifth street.....	Philadelphia, Pa.
Fireman's Fund.....	401 California street.....	San Francisco, Cal.
Firemen's.....		Dayton, Ohio.
Franklin Fire.....	421 Walnut street.....	Philadelphia, Pa.
German.....	13 North Galena avenue.....	Freeport, Ill.
German American.....	115 Broadway.....	New York.
German Fire.....	428 South Washington street.....	Peoria, Ill.
Germania Fire.....	177 and 179 Broadway.....	New York.
Girard Fire and Marine.....	633 Chestnut street.....	Philadelphia, Pa.
Glens Falls.....	119 Glen street.....	Glens Falls, N. Y.
Granite State.....	Congress street.....	Portsmouth, N. H.
Hanover Fire.....	40 Nassau street.....	New York.
Hartford Fire.....	53 Trumbull street.....	Hartford, Conn.
Home.....	119 Broadway.....	New York.

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STOCK FIRE COMPANIES OF OTHER STATES—CONCLUDED.

NAME OF COMPANY.	LOCATION.	PRINCIPAL OFFICE.
Insurance Company of North America.....	232 Walnut street.....	Philadelphia, Pa.
Louisville Underwriters.....	310 W. Main street.....	Louisville, Ky.
Merchants, N. J.....	776 and 778 Broad street.....	Newark, N. J.
Michigan Fire and Marine.....	95 Griswold street.....	Detroit, Mich.
Milwaukee Mechanics'.....	442 and 444 East Water street.....	Milwaukee, Wis.
National Fire.....	118 Asylum street.....	Hartford, Conn.
New Hampshire Fire.....	876 Elm street.....	Manchester, N. H.
New York Bowery Fire.....	141 Broadway.....	New York.
Niagara Fire.....	135 Broadway.....	New York.
Northwestern National.....	87 Michigan street.....	Milwaukee, Wis.
Oakland Home.....	Ninth and Washington streets.....	Oakland, Cal.
Orient.....	53 Trumbull street.....	Hartford, Conn.
Pennsylvania Fire.....	510 Walnut street.....	Philadelphia, Pa.
People's Fire.....	16 Court street.....	Manchester, N. H.
Phenix.....	64 Pearl street.....	Brooklyn, N. Y.
Phoenix.....	20 Market Square.....	Hartford, Conn.
Providence Washington.....	Cor. State and Main streets.....	Providence, R. I.
Rochester German.....	Cor. State and Main streets.....	Rochester, N. Y.
Rockford.....	Cor. State and Main streets.....	Rockford, Ill.
Security.....	Cor. Third and Jackson streets.....	New Haven, Conn.
St. Paul Fire and Marine.....	292 Main street.....	St. Paul, Minn.
Springfield Fire and Marine.....	219, 221 and 223 Fourth street.....	Springfield, Mass.
State.....	160 La Salle street.....	Des Moines, Iowa.
Traders.....	416 California street.....	Chicago, Ill.
Union.....	27 and 29 Pine street.....	San Francisco, Cal.
Westchester Fire.....	13 Broadway.....	New York.
Williamsburgh City Fire.....	13 Broadway.....	Brooklyn, N. Y.

—56.

UNITED STATES BRANCHES OF FOREIGN COMPANIES.

NAME OF COMPANY.	LOCATION.	BRANCH OFFICE.
British America.....	18 Front street East.....	Toronto, Can.
City of London Fire.....	20 Kilby street.....	Boston, Mass.
Commercial Union.....	Cor. William and Pine streets.....	New York.
Fire Insurance Association.....	50 and 52 William street.....	New York.
Hamburg-Bremen.....	62 and 64 Cedar street.....	New York.
Imperial.....	153 La Salle street.....	Chicago, Ill.
Lancashire.....	40 Pine street.....	New York.
Liverpool and London and Globe.....	45 William street.....	New York.
London Assurance Corporation.....	69 Wall street.....	New York.
London and Lancashire.....	169 Jackson street.....	New York.
Northern Assurance.....	204 La Salle street.....	Chicago, Ill.
North British and Mercantile.....	54 William street.....	New York.
Norwich Union.....	67 Wall street.....	New York.
Phoenix Assurance.....	67 Wall street.....	New York.
Queen.....	37 Wall street.....	New York.
Royal.....	23 Washington street.....	Chicago, Ill.
Sun Fire Office.....	22 Wellington street.....	Boston, Mass.
Western Assurance.....	22 Wellington street.....	Toronto, Can.

—18. Total, 83.

LIFE INSURANCE.

The following is a list of the Coöperative Companies organized in this State, and authorized to do business here.

NAME OF COMPANY.	LOCATION.
Bankers' Life and Trust Co.....	Wichita, Sedgwick county.
Guaranty Fund.....	Wichita, Sedgwick county.
Kansas Mutual Life Association.....	Hiawatha, Brown county.
Kansas Protective Union.....	Topeka, Shawnee county.

—4.

LIFE INSURANCE COMPANIES OF OTHER STATES.

NAME OF COMPANY.	LOCATION.	POST OFFICE.
<i>Ætna</i>	228 Main street.....	Hartford, Conn.
Connecticut Mutual.....		Hartford, Conn.
Equitable.....	120 Broadway.....	New York.
Home.....	179 Montague street.....	Brooklyn, N. Y.
Manhattan.....	156, 158 Broadway.....	New York.
Massachusetts Mutual.....	411 Main street.....	Springfield, Mass.
Metropolitan Life.....	Park Place.....	New York.
Michigan Mutual.....	150 Jefferson avenue.....	Detroit, Mich.
Missouri Valley.....		Leavenworth, Kan.
Mutual Benefit Life.....	752 Broad street.....	Newark, N. J.
Mutual Life.....	82 Nassau street.....	New York.
New England Mutual.....	Post Office Square.....	Boston, Mass.
New York Life.....	346, 348 Broadway.....	New York.
Northwestern Mutual.....	Cor. Broadway and Michigan Sts.....	Milwaukee, Wis.
Penn Mutual.....	921, 923 Chestnut street.....	Philadelphia, Pa.
Phoenix Mutual.....	291 Main street.....	Hartford, Conn.
Provident Savings.....	55 Liberty street.....	New York.
Prudential.....		Newark, N. J.
Standard Life and Accident.....	Griswold street.....	Detroit, Mich.
Travelers'.....	56 Prospect street.....	Hartford, Conn.
Union Central.....	243 West Fourth street.....	Cincinnati, Ohio.
Union Mutual.....	896 Congress street.....	Portland, Me.
United States Life.....	261, 262, 263 Broadway.....	New York.
Washington.....	21 Courtland street.....	New York.

— 24.

MISCELLANEOUS COMPANIES.

NAME OF COMPANY.	LOCATION.	POST OFFICE.
American Steam Boiler.....	45 William street.....	New York.
American Surety Co.....	160 Broadway.....	New York.
Employers' Liability Assurance Corporation...	61 State street.....	Boston, Mass.
Equitable Accident Ins. Co.....	Fourth and Central avenue.....	Cincinnati, Ohio.
Hartford Steam Boiler Inspection and Insurance Co.....	218 Main street.....	Hartford, Conn.
Lloyds Plate Glass.....	68 William street.....	New York.

— 6. Total, 34.

Number of companies other than Fire, thirty-four; number of all companies authorized to do business in Kansas, one hundred and seventeen.

SEVENTEEN YEARS' FIRE INSURANCE BUSINESS IN KANSAS.

The following shows the amount of insurance written, amount of premiums received, average rate of premium, amount of losses paid, and the per cent. of premiums received paid for losses in this State each year, as indicated:

<i>Year written.</i>	<i>Risks written.</i>	<i>Premiums received.</i>	<i>Average rate of Premiums</i>	<i>Losses paid.</i>	<i>Per cent. of losses paid to prem. rec'd.</i>
1871.....	\$22,528,401	\$319,015	\$1 41	\$114,570	36.22
1872.....	17,745,674	287,087	1 62	99,256	34.58
1873.....	20,648,005	324,439	1 56	183,477	56.52
1874.....	21,890,198	327,567	1 49	243,434	74.62
1875.....	19,360,983	368,498	1 57	106,816	35.19
1876.....	20,402,866	313,132	1 49	151,904	48.51
1877.....	21,024,160	320,358	1 52	106,687	33.34
1878.....	24,000,762	367,309	1 53	72,118	19.64
1879.....	34,022,868	509,324	1 50	158,211	31.06
1880.....	44,041,688	658,083	1 49	253,108	38.46
1881.....	52,687,627	790,681	1 51	374,945	47.57
1882.....	71,637,798	1,151,389	1 62	379,158	33.01
1883.....	92,592,250	1,479,637	1 59	646,637	43.70
1884.....	107,859,199	1,745,985	1 62	529,440	30.22
1885.....	115,135,272	2,008,682	1 74	702,927	34.99
1886.....	120,046,085	2,049,827	1 71	827,506	40.51
1887.....	137,228,880	2,030,328	1 41	1,124,726	55.40
Seventeen years.....	\$942,347,661	\$14,981,241	\$1 59	\$6,074,870	40.55

From eighty to eighty-five per cent. of the money paid by the people of Kansas last year for fire insurance to companies from other States, remains in Kansas, and has been paid to policyholders for losses sustained, to agents for commissions, to the Insurance Department in fees and taxes, and for other expenses. The popular impression is that all of these millions are carried off to enrich bloated capitalists.

The following is copied from this year's report of Hon. George S. Merrill, the Insurance Commissioner of Massachusetts:

"That the officers of these corporations are extravagantly paid does not appear; the bulk of this enormous expense account goes directly to agents and brokers. This latter point has heretofore been so fully discussed in the reports from this department, that iteration is needless; but a million and a half to two millions of dollars annually is what this enterprising army adds to the needful cost of insurance to the people of the Commonwealth. Nor are the companies altogether or mostly blamable for this; insurers are unwilling to adopt the methods of a quarter of a century ago, and seek out the offices of the insurance companies when they desire protection against fire loss; the public appears to approve the competition which brings into existence a legion of solicitors, agents and brokers; and, so long as this is demanded, just so long must the system enormously increase the burden of cost. That the capital invested in this branch of business is not overpaid, is easily established. With all the accumulations of the past fifteen years, with the general heavy reduction of interest upon government and other well-established securities, forcing capital to sharply seek new avenues of profitable investments, not a single stock company for fire insurance has been organized in Massachusetts. On the contrary, with the recent departure from the field of the Washington, fully one-half the capital thus invested has during the same period been absolutely withdrawn to seek more remunerative fields."

LIFE INSURANCE IN KANSAS.

The life business done in Kansas since the creation of this Department is tabulated below, for the first time in one of these Reports:

<i>Years.</i>	<i>Written during the year.</i>	<i>Number policies.</i>	<i>Losses paid.</i>	<i>Premiums received.</i>
1873 a.....	\$10,076,697	10,059	\$312,667	\$1,412,754
1874.....	2,116,639	2,325	102,094	259,504
1875.....	1,852,115	1,245	63,581	246,058
1876.....	2,020,490	979	91,992	238,952
1877.....	2,299,193	1,042	66,067	212,639
1878.....	1,609,186	990	102,171	163,199
1879.....	1,795,453	1,023	118,238	143,778
1880.....	2,253,379	1,395	108,738	146,586
1881.....	2,563,263	1,485	124,642	153,212
1882.....	851,883	407	83,314	115,079
1883.....	1,500,980	560	124,664	114,168
1884.....	3,171,916	1,384	97,327	221,383
1885.....	5,784,067	1,955	120,908	353,980
1886.....	8,259,449	3,522	83,173	510,070
1887.....	12,801,843	5,780	247,485	743,384
Total for seventeen years.....	\$58,406,493	34,152	\$1,847,061	\$5,082,696

a. This shows the total business done in Kansas up to December 31, 1873.

INSURANCE DEPARTMENT ACCOUNT.

<i>YEARS.</i>	<i>EXPENDITURES.</i>	<i>RECEIPTS.</i>
1871.....	\$6,625 15	\$5,794 00
1872-3.....	7,439 74	7,939 01
1874.....	5,987 45	12,796 26
1875.....	3,900 00	12,679 96
1876.....	4,440 29	13,909 83
1877.....	5,550 00	13,246 42
1878.....	5,534 09	13,359 29
1879.....	6,349 99	15,354 17
1880.....	6,477 24	19,000 59
1881.....	4,783 20	20,670 56
1882.....	4,600 00	26,571 07
1883.....	5,039 87	32,535 29
1884.....	5,301 60	40,390 27
1885.....	5,398 50	45,663 14
1886.....	5,482 25	52,124 92
1887.....	5,540 60	51,408 57
Printing.....	\$88,399 97	\$383,643 35
Total.....	12,978 98	
	\$101,378 95	

The list of expenditures given above includes printing and stationery up to 1880. Since that date these bills have been, for '80-1, \$2,860.60; for '82-3, \$3,052.34; for '84-5, \$7,066.04; total, \$12,978.98. The printing bills since '85 are not accessible now, but will be published hereafter.

The difference between the totals in the above table is \$282,264.40. Rent,

fuel, lights, care of offices, etc., are not included; these, with the additional printing bills, should be added to the expense account. What would remain, after these deductions, is a present from the insurance companies to the State. The sum is large enough to induce the Legislature to pass a law which will really exclude unauthorized and untaxed companies from the State and place the agents of the bogus companies in jail.

DIRECTORY OF COMPANIES.

AGE, OFFICERS, AND ADMISSION OF COMPANIES IN KANSAS.

KANSAS MUTUALS, FIRE.

<i>Year of organization...</i>	<i>Name.</i>	<i>Location.</i>	<i>President.</i>	<i>Secretary.</i>	<i>Authorized to do business in Kansas.</i>
1888	Arkansas Valley Fire.....	Wichita.....	N. A. English.....	E. P. Ford.....	Jan. 12, '88.
1887	Capitol.....	Topeka.....	J. T. Williams.....	T. D. Thacher.....	Jan. 3, 1887.
1886	Kansas Ins. Co.....	Levi Wilhelm.....	Levi Wilhelm.....	R. M. Morrison.....	Mch. 16, '86.
1882	Kansas Farmers' Fire.....	Abilene.....	J. E. Bonebrake.....	M. P. Abbott.....	Mch. 3, '82.
1887	Kansas Home.....	Harrison Welles.....	Harrison Welles.....	Talcott Ormsbee.....	April 7, '87.
1883	Kan. Mill Owners' & Mfrs.'.....	Ottawa.....	Geo. L. Brinkman.....	Robt. Atkinson.....	June 12, '83.
1880	Mennonite Mutual.....	Halstead.....	J. W. Regier.....	David Goerz.....	Dec. 11, '80.
1885	Republic County Mutual.....	Belleville.....	Jno. R. Ewersox.....	I. O. Savage.....	Apr. 14, '85.
1887	Topeka Ins. Co.....	Topeka.....	Richard Hynes.....	C. B. Colby.....	Aug. 1, '87.

JOINT-STOCK FIRE COMPANIES OF OTHER STATES.

1819	Ætna.....	Hartford, Conn.....	Lucius J. Hendee.....	Jotham Goodnow.....	Oct. 11, '71.
1863	Agricultural.....	Watertown, N. Y.....	Jean R. Stebbins.....	H. M. Stevens.....	May 24, '86.
1846	American.....	Newark, N. J.....	F. H. Harris.....	Jas. H. Worden.....	May 21, '80.
1853	American Central.....	St. Louis, Mo.....	Geo. T. Cram.....	Chas. Christensen.....	Sept. 26, '71.
1857	American Fire.....	New York.....	Jas. M. Halster.....	Wm. H. Crollius.....	Mch. 1, '87.
1810	American Fire.....	Philadelphia, Pa.....	T. H. Montgomery.....	Richard Maris.....	Mch. 1, '75.
1885	Anglo-Nevada.....	San Francisco.....	Louis Sloss.....	Z. P. Clark.....	June 21, '86.
1872	Boylston.....	Boston, Mass.....	Jos. W. Balch.....	Washington Glover.....	Mch. 1, '81.
1860	Burlington.....	Burlington, Ia.....	Jno. G. Miller.....	Jacob Alter.....	Aug. 15, '81.
1861	California.....	San Francisco.....	L. L. Bromwell.....	W. H. C. Fowler.....	Sept. 13, '87.
1836	Citizens'.....	New York.....	Edw. A. Walton.....	Frank M. Parker.....	Nov. 20, '83.
1872	Commercial.....	San Francisco.....	John H. Wise.....	Chas. A. Latou.....	Mch. 1, '85.
1870	Concordia Fire.....	Milwaukee, Wis.....	J. H. Inbusch.....	Gustav Wolleger.....	July 20, '85.
1850	Connecticut Fire.....	Hartford, Conn.....	J. D. Browne.....	Chas. R. Burt.....	Apr. 11, '73.
1852	Continental.....	New York.....	H. H. Lampert.....	Cyrus Peck.....	Oct. 26, '71.
1817	Fire Association.....	Philadelphia, Pa.....	J. Lightfoot.....	W. S. Winship.....	Aug. 14, '73.
1863	Fireman's Fund.....	San Francisco.....	David J. Staples.....	Wm. J. Dutton.....	Dec. 9, 1871.
1866	Firemen's.....	Dayton, Ohio.....	T. Craighead.....	H. N. Williams.....	Apr. 18, '87.
1829	Franklin Fire.....	Philadelphia, Pa.....	Jas. W. McAllister.....	Ezra T. Cresson.....	Oct. 14, '71.
1865	German.....	Freeport, Ill.....	M. Hettinger.....	F. Gund.....	April 9, '74.
1872	German American.....	New York.....	Emil Oelbermann.....	Jas. A. Silvey.....	Mch. 29, '72.
1876	German Fire.....	Peoria, Ill.....	B. Cremer.....	Theo. J. Müller.....	Sept. 21, '83.
1859	Germania Fire.....	New York.....	Rudolph Garrigue.....	Hugo Schumann.....	Aug. 31, '71.
1863	Girard Fire & Marine.....	Philadelphia, Pa.....	Alf. S. Gillett.....	Edwin F. Merrill.....	Oct. 19, '76.
1849	Glens Falls.....	Glens Falls, N. Y.....	R. M. Little.....	J. L. Cunningham.....	May 23, '79.
1885	Granite State.....	Portsmouth, N. H.....	Frank Jones.....	Alfred F. Howard.....	Nov. 6, '86.
1852	Hanover Fire.....	New York.....	Benj. S. Walcott.....	I. Remsen Lane.....	Mch. 1, '74.
1810	Hartford Fire.....	Hartford, Conn.....	Geo. L. Chase.....	P. C. Royce.....	Mch. 1, '72.
1863	Home.....	New York.....	Chas. J. Martin.....	J. H. Washburn.....	Dec. 25, '71.
1794	Ins. Co. of North America.....	Philadelphia, Pa.....	Chas. Platt.....	Greville E. Fryer.....	Nov. 16, '71.
1878	Louisville Underwriters.....	Louisville, Ky.....	B. F. Guthrie.....	J. L. Schallcross.....	Mch. 15, '87.
1868	Merchants', New Jersey.....	Newark, N. J.....	Henry Powles.....	J. R. Mullikin.....	June 21, '75.
1881	Michigan Fire & Marine.....	Detroit, Mich.....	D. W. Whitney jr.....	Eugene Harbeck.....	Mch. 1, '87.
1852	Milwaukee Mechanics'.....	Milwaukee, Wis.....	Christ. Preusser.....	Adolf J. Cramer.....	Apr. 15, '84.
1871	National Fire.....	Hartford, Conn.....	Jas. Nichols.....	E. G. Richards.....	May 70, '73.
1869	New Hampshire Fire.....	Manchester, N. H.....	Jas. A. Weston.....	John C. French.....	Aug. 19, '82.
1833	New York Bowery Fire.....	New York.....	J. A. Delano jr.....	Chas. A. Blauvelt.....	Dec. 8, '79.
1850	Niagara Fire.....	New York.....	Peter Notman.....	West Pollock.....	Mch. 1, 1874.
1869	Northwestern National.....	Milwaukee, Wis.....	Alfred James.....	Jno. P. McGregor.....	Aug. 18, '76.
1880	Oakland Home.....	Oakland, Cal.....	Wm. P. Jones.....	Wm. F. Blood.....	Mch. 9, '85.
1867	Orient.....	Hartford, Conn.....	Chas. B. Whiting.....	Geo. R. Bodweux.....	Mch. 1, '72.
1825	Pennsylvania Fire.....	Philadelphia, Pa.....	John Devereux.....	John L. Thomson.....	Mch. 1, '74.
1885	People's Fire.....	Manchester, N. H.....	Jos. C. Moore.....	S. B. Stearns.....	Oct. 15, '86.
1863	Phenix.....	Brooklyn, N. Y.....	Stephen Crowell.....	Philander Shaw.....	Oct. 1, 1873.
1854	Phoenix.....	Hartford, Conn.....	H. Kellogg.....	D. W. C. Skilton.....	Oct. 30, '71.
1879	Providence Washington.....	Providence, R. I.....	J. H. DeWolf.....	J. B. Branch.....	Mch. 1, '83.
1872	Rochester German.....	Rochester, N. Y.....	Frederick Cook.....	H. F. Atwood.....	Apr. 18, '87.
1866	Rockford.....	Rockford, Ill.....	John Lake.....	Chas. E. Sheldon.....	Mch. 1, '86.
1841	Security.....	New Haven, Conn.....	Chas. Leete.....	H. Mason.....	Mch. 30, '87.
1865	St. Paul Fire & Marine.....	St. Paul, Minn.....	C. H. Bigelow.....	C. B. Gilbert.....	Mch. 29, '72.
1849	Springfield Fire & Marine.....	Springfield, Mass.....	J. N. Dunham.....	S. J. Hall.....	Dec. 27, '71.

AGE, OFFICERS, AND ADMISSION OF COMPANIES IN KANSAS—CONTINUED.

JOINT-STOCK FIRE COMPANIES OF OTHER STATES—*Concluded.*

<i>Year of organization.</i>	<i>Name.</i>	<i>Location.</i>	<i>President.</i>	<i>Secretary.</i>	<i>Authorized to do business in Kansas.</i>
1865	State	Des Moines, Ia.	Geo. W. Maish	J. C. Cummins	May 16, 1883.
1861	Traders'	Chicago, Ill.	E. Buckingham	R. J. Smith	1874.
1865	Union	San Fran'co, Cal.	Gustave Touchard	Jas. D. Bailey	Oct. 26, 1880.
1837	Westchester Fire	New York	Geo. R. Crawford	J. Q. Underhill	Dec. 27, 1871.
1853	Williamsburg City Fire,	Brooklyn, N. Y.	Edmund Dripps	N. W. Meserole	May 11, 1886.

UNITED STATES BRANCHES OF FOREIGN COMPANIES, FIRE.

1833	British America	Toronto, Can.	J. Morrison, Gov.	G. E. Robbins	April 21, 1877.
1881	City of London	Boston, Mass.	John C. Paige, Mgr. ....	.....	March 1, 1882.
1861	Commerc'l Union, L'don.	New York	Alfred Pell, Mgr.	W. T. Kaufman	Nov. 16, 1875.
1880	Fire Ins. Ass'n, London.	New York	T. W. Letton, Mgr. ....	.....	Aug. 11, 1882.
1854	Hamburg-Bremen, .....	.....	.....	.....	.....
	[Hamburg.	New York	F. O. Afeld, Mgr. ....	.....	May 23, 1877.
1808	Imperial, London.	Boston, Mass.	John C. Paige, Mgr. ....	.....	Aug. 26, 1871.
1852	Lancashire, Manchester,	New York	E. Litchfield, Mgr. ....	.....	March 11, 1878.
1836	Liverpool & London & Globe, Liverpool.	New York	H. W. Eaton, Mgr. ....	.....	Sept. 28, 1871.
1720	London Assurance	New York	G. H. Marks, Mgr. ....	.....	1874.
1861	Ldn. & Lancas're, L'pool.	New York	Jeffry Beavan, Mgr. ....	.....	April 1, 1880.
1836	North'n Ass'ance, L'don.	New York	H'nry H. Hall, Mgr. ....	.....	Jan. 22, 1876.
1809	N. British & Mercantile, London.	New York	S. P. Blagden, Mgr.	H. M. Jackson	Aug. 28, 1871.
1797	Norwich Union, N'wich.	New York	J. M. Hare, Mgr. ....	.....	May 6, 1883.
1782	Phoenix Ass'ance, L'don.	New York	A. D. Irving, Mgr. ....	.....	March 1, 1881.
1858	Queen, Liverpool.	New York	J. A. Macdon'ld, Mgr. ....	.....	1874.
1845	Royal, Liverpool.	New York	E. F. Beddall, Mgr. ....	.....	M'ch 29, 1876.
1710	Sun Fire Office, London.	New York	J. J. Guille, Mgr. ....	.....	Oct. 10, 1893.
1851	Western Assurance	Toronto, Can.	A. M. Smith	J. J. Kenney, Mgr.	March 2, 1880.

LIFE INSURANCE—KANSAS COÖPERATIVE ASSOCIATIONS.

1886	Bankers' Life and Trust,	Wichita	George E. Filley	A. D. Temple	May 1, 1886.
1887	Guaranty Fund	Wichita	N. F. Neiderlander,	J. C. Rutan	Oct. 8, 1887.
1882	Kas. Mutual Life Ass'n.	Hiawatha	J. P. Davis	John E. Moon	Jan. 16, 1882.
1881	Kas. Protective Union	Topeka	A. D. Robbins	M. S. Scott	Aug. 18, 1881.

LIFE INSURANCE COMPANIES OF OTHER STATES.

1820	Ætna	Hartford, Conn.	M. E. Bulkeley	Joel L. English	March 1, 1887.
1846	Connecticut Mutual	Hartford, Conn.	Jacob L. Greene	Wm. G. Abbott	Oct. 11, 1871.
1859	Equitable	New York	Henry B. Hyde	Wm. Alexander	July 19, 1875.
1860	Home	Brooklyn, N. Y.	Geo. C. Ripley	Jos. P. Holbrook	Dec. 24, 1885.
1830	Manhattan	New York	Jas. M. McLean	Hen. Y. Wemple	May 2, 1879.
1851	Massachusetts Mutual	Springfield, Mass.	M. V. B. Egerly	John A. Hall	Dec. 19, 1871.
1866	Metropolitan Life	New York	Joseph F. Knapp	J. R. Hageman	Nov. 3, 1886.
1867	Michigan Mutual	Detroit, Mich.	J. S. Farrand	O. R. Looker	March 9, 1885.
1867	Missouri Valley	Leavenworth, Kas.	Geo. H. Hyde	W. B. Fletcher	Jan. 1, 1868.
1845	Mutual Benefit Life	Newark, N. J.	Amzi Dodd	Ed'd L. Dobbins	Oct. 12, 1885.
1842	Mutual Life	New York	Rich. A. McCurdy	Wm. J. Eaton	Dec. 18, 1871.
1835	New England Mutual	Boston, Mass.	Benj. F. Stevens	S. F. Trull	March 6, 1888.
1841	New York Life	New York	Wm. H. Beers	Rufus W. Weeks	Oct. 28, 1871.
1857	Northwestern Mutual	Milwaukee, Wis.	H. L. Palmer	J. W. Skinner	Oct. 6, 1871.
1847	Penn Mutual	Philadelphia, Pa.	Ed'd M. Needles	Henry C. Brown	June 19, 1883.
1851	Phoenix Mutual	Hartford, Conn.	Aaron C. Goodman	J. M. Holcombe	June 16, 1875.
1875	Provident Savings	New York	Sheppard Homans	Wm. E. Stevens	Sept. 16, 1884.
1873	Prudential	Newark, N. J.	John F. Dryden	Ed'd S. Johnson	Nov. 28, 1887.
1884	Standard Life & Accid't.	Detroit, Mich.	D. M. Ferry	Stuart Marks	May 1, 1886.
1863	Travelers'	Hartford, Conn.	Jas. G. Batterson	Rodney Dennis	March 1, 1875.
1867	Union Central	Cincinnati, O.	John Davis	E. P. Marshall	June 11, 1885.
1848	Un'on Mutual	Portland, Me.	John E. DeWitt	Arthur L. Bates	March 7, 1884.
1850	United States Life	New York	Geo. H. Burford	C. P. Fraleigh	Nov. 7, 1884.
1860	Washington	New York	W. A. Brewer jr.	Cyrus Munn	Mch. 15, 1872.

AGE, OFFICERS, AND ADMISSION OF COMPANIES IN KANSAS—CONCLUDED.

MISCELLANEOUS COMPANIES.

<i>Year of organization....</i>	<i>Name.</i>	<i>Location.</i>	<i>President.</i>	<i>Secretary.</i>	<i>Authorized to do business in Kansas.</i>
1883	American Steam Boiler,	New York.....	Wm. K. Lothrop....	Vinc. R. Schenck..	March 1, 1888.
1884	American Surety Co.....	New York.....	Richard A. Elmer..	Fred. F. Nugent,	Nov. 25, 1887.
1890	Employers' Liability, [London...]	Boston	Endicott & Macom- ber, Managers..	.....	July 27, 1886.
1884	Equitable Accident.....	Cincinnati, O.....	F. H. Reno.....	Chas. C. Humphrey,	March 1, 1886.
1886	Hartford Steam Boiler...	Hartford, Conn....	J. M. Allen.....	J. B. Pierce.....	May 3, 1879.
1882	Lloyds Plate Glass.....	New York.....	J. G. Beemer	W. T. Woods	June 19, 1884.

THE TEMPERANCE MUTUAL BENEFIT UNION, TOPEKA.

A leading Topeka paper said, December 19, 1886:

A SAFE AND RELIABLE COMPANY.

The Temperance Mutual Benefit Union, whose headquarters are in this city, is a coöperative insurance company, with some desirable features not claimed by other companies of its class, and operated strictly under the letter of the laws of the State governing such corporations. These laws include a requirement that the company shall deposit a bond of fifty thousand dollars with the Treasurer of the State, which has been complied with. A feature of more prominence than may at first be observed is that no annual dues are required, thus saving to the assured a sum equal to five or six dollars every year. The business of the company is conducted squarely upon business principles, and in such manner that no leaks may occur. Among the directors and officers are several of the most prominent men of the State, as will be seen. The officers are: Hon. A. B. Jetmore, President; F. E. Crane, Vice President; Hon. J. G. Haskell, Treasurer; Hon. A. Franklin, Secretary; M. K. Mitchell, M. D. Medical Director; E. H. Paramore, Assistant Secretary; F. E. Crane, General Superintendent; A. P. Jetmore, General Solicitor. It is aptly called the leading mutual insurance association of the day, and is indorsed by the executive committee of the State Temperance Union in the following language:

Resolved, That after carefully examining the constitution and by-laws of the Temperance Mutual Benefit Union of Kansas, and being acquainted with the high character of the officers of the same, we commend it as a great help in the temperance work to the temperance people of Kansas who wish insurance on the mutual benefit plan.

The union has been incorporated since December, 1878.

Life insurance in the past has been fraught with much danger of loss to the assessed instead of giving real promise of genuine benefit, and the instances of fraudulent companies have been so numerous as to cause people to think before they assume what may prove a burden instead of a benefit. Under the old plans, and without the safeguards now thrown about the insurance business by the Legislature, it was well that cool consideration be indulged before a determination was reached. The husband took the chance of leaving his wife a few hundred dollars to help her on her way after his death, or of being defrauded out of earnings which might be needed to support her while he lived. The rates were often excessive and burdensome, and there was, in fact, little to commend life insurance to the prudent man who worked hard to save a few dollars. Rogues abounded, and wildcat speculations and speculators were as numerous as the officers of some of the companies. This condition of affairs brought the attention of shrewd business men to life insurance, and the result has been a general improvement in the tone of the business. The Temperance Mutual Benefit Union is the combination of the better elements of life insurance by the coöperative plan, a safe and reliable association, doing business in every county in the State, and widely known, and respected wherever known. These thoughts and facts are presented for the careful consideration of the public, and they should be digested carefully and acted upon wisely.

This is now preserved as a sample of assessment insurance literature, appearing in the papers as reading matter, but written by the Hons., and paid for by the line. The advertisement contains two specially mean things: *First*, The impression is created that a fifty-thousand-dollar bond, so much

money, has been deposited with the State Treasurer. Such societies give a bond for the faithful performance of official duty. It deceives the policyholder, and that is its only purpose. The bond is not worth a red cent in money, and no lawyer appears to be able to squeeze any money out of it. *Second*, Puffing bogus insurance "as a great help in the temperance work to the temperance people of Kansas"—the Reverend Stiggins picking pockets in the name of Reform.

As soon as I took the oath of office I appointed Hon. William C. Webb, ex-Superintendent of Insurance, to examine this virtuous association. He accepted the appointment, but was prevented by a severe illness from doing the work. I may say here that I have sought to obtain the services of Hon. Harrison Clarkson, ex-Superintendent, R. H. C. Searle, Esq., and of many of the best insurance men in the State, to make examinations of companies, but for various reasons they have not thus far been able to do so.

It was very fortunate for the people that Capt. Joseph G. Waters consented to act as examiner. His head is as clear as a bell and his character spotless.

Here is his report:

TOPEKA, KANSAS, September 9, 1887.

Hon. D. W. Wilder, Superintendent of Insurance—DEAR SIR: Pursuant to the authority given me by you, I have made an examination of the affairs of the Temperance Mutual Benefit Union of Kansas. While I have sought information concerning its affairs from every friendly source, I have only availed myself of such facts as were obtained from the officers of the company and its books, and this report, so far as the facts reported are concerned, has been laid before the officers of the company, for their inspection, criticism and correction, and the facts stated in this report they agree are correct, but my conclusions and criticisms upon such facts they in no wise agree to.

The company was organized in December, 1878, and has continued in business since then, having reorganized to comply with the present law in June, 1885.

The books of the company do not exhibit the entire affairs of the company prior to June, 1885.

About 4,300 persons have, at one time or another, taken policies in it, of which number over 3,600 have quit, leaving a present membership of 405 persons, who have paid the last assessment and who are not now in default.

The company reports that there are 216 new members who have not, as yet, paid any assessment.

While the company has required a membership fee, ranging from \$2 to \$17, which would amount to a large sum had it had been collected in each instance, and approximately put by me at \$50,000 since the organization of the company, the books do not show the receipt or expenditure of any of it. The officers say the bulk of it has been paid to agents to procure new members; in some cases it has not been required to be paid, while in other cases only a part of it has been paid, but in all cases they say the agents got what there was of it. There has been no by-law or other order of the company for its disposition, and the officers further state that this fee has been disposed of by contract of its superintendent and officers made with the agents of the company.

Each new member is required to pay, by the by-laws, a policy fee of \$2, which would aggregate about \$8,600, if such fees had been at all times paid; but the books

show only the receipt and disbursement of a portion of it, or that part collected since the reorganization in June, 1885. The officers declare that this fee has not at all times been exacted, but whatever sum these fees have produced has been used as part of the expense fund, of which I shall speak hereafter.

The policies now in force range from \$1,000, \$1,250, \$1,500, \$2,000 to \$2,500, the bulk of which are for the two latter sums. The officers inform me that for nearly a year past the company has not issued a policy for more than \$1,000.

There are five directors: one is president, another superintendent, another treasurer, another secretary, and another medical director. These officers from the start have assumed to be the company. All the avails of the company, after the paying of death claims and running expenses, have been considered as dividends for these officers and have been divided among them. One of these officers has never been a member, Mr. Franklin, the secretary, and has never at any time had a right to be a director and officer of the company. Four of these officers for a long time carried what appeared to be paid-up policies without ever paying a cent, and death claim after death claim has been assessed and paid without any of these officers contributing anything, except in the case Senator Green, of Manhattan, had for collection of Huey, which I allude to hereafter; although each of these officers held policies that would have compelled contribution from the other members had death occurred. At the present time not an officer of the company has a policy in it, each having been marked as lapsed about July 30, 1887, on the books of the company. Not one of these members is now a member of the company, and, if I am right, has not now and never has had the right to be a director and officer of it. The company is the members in mutual benefit companies, and that from the membership must come its directory, I believe, is the plain law.

In the Huey case, Senator Green demanded an examination of the amount the assessment produced, and the officers contributed their assessment on the Senator's demand, but it came from the expense fund and not from their individual pockets.

The expense fund is made up of an assessment on each member of 40 cents for each assessment, the policy fee of \$2, which is not given the agent or remitted to the member, and what I deem of still more importance is, that to this expense fund is added all the belated assessments from members tardy in their payment or by restoration of lapsed members; which, instead, should have been sent the beneficiary who owns it and who is entitled to it. Of these belated assessments more than \$2,000 have gone into the expense fund, as stated to me by the officers. If the officers and company are but humble instruments of the law to honestly collect and pay over to the beneficiary every dollar that an assessment produces, the diversion of any of it is a misappropriation of that which the law has tried to protect as a sacred fund.

From the expense fund there has been paid to Miller \$500, Wendling \$1,500, and Johnson \$375, without any assessment having been made, but an assessment has just been called in the Johnson claim, and will go into that fund, and will restore about \$400 taken out.

At an early stage in the existence of the company, persons who were deemed accessions to the company have been let in and continued in good standing without the payment of a dollar; but it is asserted that since the reorganization this has not occurred.

There never has been established any specific salary for any of the officers, and their salaries have been such as they have from time to time appropriated out of the expense fund, and the amount of which by the exhibits furnished by the company attached to this report is only partially shown before June, 1885, but fully since then, as the officers claim.

For a long time past the company has been paying rent for three rooms, occupied by the president as a lawyer in general practice, and who has at no time used these rooms as a simple appendage to the company; but it is claimed by him that this was for the convenience of the company, and a measure of economy for it, as he has been frequently called upon to give legal service to it, for which he made no charge, and which was done, he asserts, by order of the board of directors to pay him as president for extra services. He says that these rooms have been very frequently used for company meetings. The criticism in my judgment is a proper one, that it is a blending of public and private business that should never be tolerated for a moment in any institution or association over which the State exercises visitatorial powers.

It has been the habit of the officers of the company, to induce those whose policies have lapsed to come back again, after medical examination and the consent of the board, to throw off part or all of the delinquent assessments as could be agreed upon by dicker; and whether this sum was small or large, it went into the expense fund, and no beneficiary has ever received a dollar from such reinstatements.

In May, 1886, one Johnson, of Butler, Mo., died, who held a policy in the company for \$1,250. If an assessment had been made at the proper time it would have produced over \$500. Crane, who was then director and superintendent, with one Penny, who was his neighbor and friend, went over to Butler and saw Johnson's widow, who was the beneficiary.

He represented to her that there were twelve deaths for which no assessment had been made, and that she had better settle the claim; that his friend, Penny, would pay her \$300 for it, which would be as much as she could get; and at his advice she transferred her claim to Penny for that sum. The company paid Penny \$375 in full settlement of it, out of the expense fund. Mrs. Johnson became dissatisfied, and brought suit. The president went to see her, as he says, to ascertain the facts in connection with her sale to Penny, and to find out whether she had been overreached by him, at an expense to the company of \$100, as shown by their exhibit. The case has just been compromised by an agreement to pay \$225; and to cover these payments on the Johnson claim, an assessment is now in process of collection, which when collected will restore to the expense fund the disbursements made on this account, or the larger portion of them. The Johnson claim was meritorious, and it was the duty of the officers to make an assessment on proof of death, diligently collect it, and pay all of it over.

During the year 1886 some twelve to sixteen death claims were proved up, and assessments ought to have been made on them promptly as the law says, and if they had been made at the proper time, there is no doubt in my mind but that the company would have ceased to do business, as the assessments would have been so large that the membership would have lapsed. The officers, for the purpose, as they assure me, of "equalizing the burdens of assessments of members, and in the best of faith," delayed the assessments, and compromised and settled some without, but I find that their statement is only another form of saying that they did this to tide the company over a bad place and to keep it a going concern.

The company settled for \$500 the death claim of Mrs. Miller on a policy for \$2,500, when an assessment would have brought over \$1,000, but they claim that this settlement was agreeable to Miller, and that he made it after an examination of the company's affairs at its office.

These officers made settlement in two other cases without making an assessment. In my judgment, they had no right to make these settlements; their duties are marked out by the law, and they should have followed them, as much as a sworn

officer should his. In the Miller case the beneficiary would have got double what was obtained on settlement.

On the death claim of Chester Reeder, who died in August, 1885, although a meritorious claim, there has been no assessment. If assessed at the proper time it would have produced over \$800; there will anyhow be a loss to the beneficiary of several hundred dollars. A missionary society and one Fuller both laid claim to be beneficiary, and this case is in court to determine which of the two is entitled to the fund. The president informs me that the assessment was not made, by reason of an agreement in writing with the missionary society, which he is of the opinion is the meritorious claimant, and which is named in the policy as such; and he asserts that he made the proposition to Fuller that the assessment would be made and paid into court if the company could step out of litigation, and which was refused. It was the duty of the company to have levied this assessment at the proper time, collected and held it, to answer the decision of the court.

This man Penny lives at Ottawa, the home of Crane, and by some means he appears to have assigned to him two other death claims, Devilbliss and Murphy, occurring in other counties than the one in which he lived, and which transaction, in connection with the Johnson matter, is evidence sufficient to me that it was done for some beneficial purpose for Crane or Penny, and of like injury to the beneficiary.

The officer or officers of the company who permit the intervention of middlemen in the collection of death claims, ought not to be permitted to be in the insurance business for a single moment. The conduct of Penny must necessarily have been on suggestion from some one connected with the company. Crane has been with the company for a number of years.

I find that there have been fifty-nine deaths since the organization, and there have been forty assessments made since its organization. The company has been in existence for a period of nearly nine years. I can obtain no statement of either receipt or expenditure which would be at all accurate, for the seven years of its existence prior to its reorganization under the new law in June, 1885. Since then I find that there have been approximately the following receipts and expenditures, and being for a period of little over two years, as follows:

Paid for deaths.....	\$32,002
Paid to work agents for field work, out of membership fees.....	13,217
Policy fees.....	5,000
Forty per cent. on each assessment.....	14,000
From delinquent and lapsed members (2,000).....	32,000
Total	\$96,219

The entire business of the company for the preceding seven years cannot be given with any accuracy, yet if the same percentages are used, it would show:

Death claims paid.....	\$17,000
Paid to agents for field work, out of membership fees	10,000
Policy fees.....	3,600
Assessments for expenses.....	4,000
Assessments from delinquent and lapsed members.....	600
Total	\$35,200

Making a grand total of money received since its organization of \$131,000.

The company reports \$1,213.62 cash in the State treasury, and \$1,111.99 in the hands of its treasurer.

On August 31, 1887, the day I ascertained from the books of the company that the policies of the officers had lapsed, I found that these officers were marked as having paid up their several delinquencies, but no money came into the treasury on account of it. It was simply an appearance of payment on the books—it was the

similitude of a fact—it was the gymnastics of the bookkeeper. There was no change made in the treasury of any of its funds, and no beneficiary will or was intended to be benefitted by such entry. The officers claim that they were entitled to this, as the transaction amounted to only a payment to them for services rendered.

All of the foregoing portion of my report, so far as the facts are concerned, has been read to and discussed by the officers of the company, and is correct, and conceded to be correct by them.

Knowing that you would heed any suggestion from whatever source made that would tend to give better security to the beneficiaries and a more faithful observance of the law, I would end this report by saying that the first object of the law in the creation of these mutual companies is to benefit the beneficiaries, and that the officers of the company are but the servants of the law and the company, and the owners of nothing; that no one but a member should ever be permitted to be in its directory; that for every death there should be a prompt assessment, if it kills the company; that the officers should never be permitted to temporize and delay assessments to the end that the company may continue; that the officers should never be permitted to mingle their private business with that of the company; that the company should never be permitted to scale a meritorious claim; that if the officers are paid salaries, they should be fixed and known, so that any member could stand for one if he desired to do so; that no officer should be permitted to hold a policy unless he paid like other members; that there should be no favoritism in the reception or readmission of members; that the company should permit no one to come between it and the beneficiaries in a settlement; that the books should show the entire transactions, and an inspection would disclose all there was; that members should be informed of the exact membership and what the previous assessment produced; that members should attend to the selection of officers, instead of leaving it to proxies in the hands of a reigning dynasty for its perpetuation in office, and to all which criticism this company is vulnerable.

The treasurer and medical director, from the information I could gather, have helped constitute a quorum and their duties have been perfunctory, and they are not chargeable with its direction or management, but all the other officers are.

The duty is yours, and not mine, to determine from the foregoing report the condition of the company, and whether it or any of its officers have obeyed or violated the law under which it acts. Very respectfully, JOS. G. WATERS.

The authority of the association was immediately revoked. The most shameless part of its history is perhaps found in the fact that persons who were officers were not members of this mutual brotherhood. Salaries—no assessments. This fact calls to mind the Seventh Kansas Jayhawkers and the Missouri farmer. He came into camp to sell chickens. They didn't buy chickens, and told him so; but they'd play seven-up for 'em. They did, and won, and he left. An hour after, the Missourian came back: "Boys, it's all right, but I'd like to know what you put up agin them chickens?"

In conclusion, it may be said that a personal connection can be traced between the above-named Temperance Union and the Marriage Aid Association, of Topeka—a sweet society, for the arrest of whose officers warrants were issued February 20, 1883.

SUPERINTENDENT OF INSURANCE.

WESTERN MUTUAL BENEVOLENT ASSOCIATION, OF TOPEKA.

I appointed F. G. Hentig, Esq., to examine this association September 20, 1887. One of its officers then told me that the association had about seven hundred members, and was rotten. They did not want an examination made. On the 27th of September they brought me a paper signed by A. B. Jetmore, J. G. Haskell, L. C. Wasson, and E. H. Paramore, the chief officers of the association. They agreed to stop issuing policies on that date and to wind up all business on the 15th day of December, 1887.

The authority of the association was revoked December 15, 1887. It was organized November 15, 1883. Its history was unsavory. Some of its members retired to the Howard Aid Association, of Indianapolis, Indiana, a very weak assessment society.

On the day Mr. Hentig was appointed, the officers of this association and of the Temperance Mutual Benefit Union began a suit in the Supreme Court to test the right of the Superintendent to revoke the authority of their twins. After the suit had served its purpose as a bluff and as a basis of newspaper interviews, it was withdrawn.

THE GREAT REPUDIATOR.

A persistent effort has been made by the Mutual Reserve Fund Life Association of New York to come into Kansas. Its application was here when I came into office, Superintendent Morris having refused to admit the association. It is an assessment society, by the terms of its charter, and our laws, as interpreted by the Supreme Court, exclude all such organizations.

On the 5th day of August, 1887, this society, through its lawyers, presented to me an affidavit made by E. B. Harper, the president of the association, in which he swore that his association had been admitted to fourteen States, naming them, as an old-line life insurance company. I wrote that day to the insurance officers of those States to learn the facts, and found that the affidavit was a lie and a perjury. Mr. Harper, being cornered, admitted in his insurance paper that his affidavit was false, but said that he had signed it inadvertently—the same way that the Irishman treated the olives.

From that day to this, various lawyers have called here and asked for the admission of Harper's society. I am always pleased to see these gentlemen, and hope that they are not swindled out of their fees. The proceedings are occasionally varied by personal attacks on me in the Society Journal

and in printed circulars mailed to prominent citizens and journalists in Kansas. These lies have made no impression on our people, not one editor in the State having copied them or expressed any belief in them.

Mr. Harper appears to be guilty of bribery as well as perjury. The *New York Insurance*, an able journal, of January 28, 1887, spoke as follows of an affair between E. B. Harper and Hon. Henry C. Kelsey, the State Insurance officer of New Jersey:

"There are other charges, of like general import and veracity, which it is not necessary to mention more particularly. The two here specified Mr. Kelsey, in an interview reported by the *Trenton True American*, of the 25th inst., squarely meets, saying as to the first: 'I did not contribute \$5,000 to the campaign fund, and no insurance or other company paid into the fund, so far as I know, that sum or any other sum. No insurance company ever paid or offered to pay me anything for political purposes, except the Mutual Reserve. In 1884 a representative of that company offered to contribute, on behalf of that company, \$500 for political purposes in consideration that the company should be admitted to do business in New Jersey. Unnecessary to add, I refused his offer.' He also quotes from a letter received by him from Mr. Harper, under date of November 25, 1885, in which that eminent charlatan writes: 'We were induced to make a contribution of \$500 . . . one year ago, upon representation that this association should be permitted to transact business in New Jersey, according to law, within a reasonable time. We have parted with our money, but have, as yet, not received value for it.'"

Here is a shameless confession of bribery by Harper. It is placed on record here for the reason that Harper, having failed to get into Kansas through this department, will naturally appear with a bribery fund before our next Legislature. We owe him the courtesy of an introduction to that body.

The *New York Underwriter* in July, 1887, said:

"The Mutual Reserve Fund Life, of New York, while doing business in Georgia, failed to make a semi-annual report in January, 1887, or within sixty days thereafter. Comptroller-General Wright refused to issue licenses to any of that company's agents, on the ground that the company had not complied with the law. The company filed a petition on June 6, praying for a mandamus to compel the Attorney General to issue the license and declaring that the Mutual Reserve Fund is an assessment association and not an insurance company. Judge Marshall J. Clark, of the Superior Court, heard the argument on last Saturday, and denied the prayer for a mandamus."

It was an Assessment Association in Georgia, in July; an Old Life Company in Kansas, in August. Anything to "get there."

The *New York Insurance*, of November 25, 1887, published a record of the claims repudiated by Harper's Association in three years. The number was eighty-six. The name was given of each of these policyholders, the number of the policy, and the amount of the repudiation. The record was a truthful one, and has not been denied or disproved. The amount of the shave on these policies was \$224,466.76. Do we want such an association in Kansas? Have we not had enough of them in our own State?

An Assessment Society is flexible in its applications and in its policies.

It pays what it sees fit on a policy, and the claimant don't "kick." He is glad to get anything. And this is the reason that E. B. Harper is the President of an Assessment Society. He wakes up nights to laugh at its flexibility.

ASSESSMENT INSURANCE.

From the report of Hon. John K. Tarbox, late Insurance Commissioner of Massachusetts, December, 1885:

"The original idea of Assessment life insurance was of the simplest. It was mutual assurance, benefits payable on the death of a member from moneys thereafter collected from the survivors—no accumulated fund or other financial provision to secure the payment of the promised benefits—the insured member to pay, besides expense dues, only the actual cost of his insurance, as determined by actual death losses, and not payable until after the death. This distinguished it radically from the elder system, under which the insured pays in advance a fixed sum, computed to be his share of a fund, sufficient to pay death claims as they shall accrue, the expense cost of the business, and to guarantee the ability of the company to meet its policy obligations, near and remote.

"Under cover of the statute a large number of associations were organized *chiefly by persons with a speculative purpose*. A few were mutual in organization and on the simplest plan. The majority were organized as close corporations, or with a nominal capital, to enable a few individuals to own the business as their personal property, and appropriate its income, the insured not being admitted to any participation in the government or profits of the corporation.

"Much prejudice has been done assessment insurance by false representations put forth as to the cost of insurance under that plan. The cost of a year or two has been made to appear as a fair estimate of future cost. That expectation is doomed to defeat; and the failure to realize it naturally creates disappointment and distrust on the part of people misled by it. The law of mortality is as inexorable with assessment associations as with companies on any other plan; and that the death-rate and consequent cost of insurance in these associations will increase with their age up to a certain limit is inevitable. None of the companies, now in business, have reached that limit yet, nor will they for years to come, however fortunate. Meanwhile their assessments will be larger in amount or number. Rather than vainly attempt to explain their more frequent losses, which is due to natural causes and not unusual mortality or other exceptional circumstance, they will more wisely instruct their patrons in the simple knowledge that life insurance cannot be furnished for less than cost, and that the cost, in large part, is fixed by natural laws, which no human wit can circumvent. If they can hold their annual death-rate within the proportion of fifteen to the thousand lives, they will do as well as they can reasonably anticipate, and as well as life companies have done or will do.

"The Friendly Societies of England, which are insurance companies but not on the assessment plan, cannot do business until they obtain the certified approval of a designated public official to their rules, regulations, tabular rates and contracts. To that complexion it may sometime come with us. But, as yet, the State does not

attempt by law to protect the citizen from his own improvidence. He must rely on his own prudence. The commissioner can only advise any person proposing to insure, that he intelligently inform himself of the contract he is invited to make before he makes it, or he may suffer the burden of a bad bargain as penalty for his ill-used liberty, from which the law will afford no relief. The price of liberty to the individual is responsibility for the consequences of its use."

From the report for 1887 of Commissioner Tarbox:

"Whatever useful object of neighborhood benevolence, or small temporary insurance, an association of a few hundred persons may serve, it is obvious that such an association, on the assessment plan, cannot assure permanent life insurance protection. Two years ago, in my report to the Legislature, speaking of these associations, I wrote: 'More of these associations are on foot in Massachusetts than can successfully run the race. The new statute is likely to compel the speedy departure of several which will be unable to meet its qualifications, and have no adequate reason for their existence, and others will ultimately yield to the competition of more potent rivals. And thus the system (assessment) must abide ultimate judgment upon the fate of a few chosen representatives.'

"This anticipation is verified by the event. Since the statute, no new company has been organized, several have gone out of business with greater or less discredit, and several have been absorbed by more vigorous competitors. The process is not yet complete."

The Philadelphia *United States Review*, of May 4, 1887, said:

"Out of 121 assessment societies reporting to the Ohio Insurance Department on the first day of January, 1882, and 34 others organized since that date, only 12 were in existence at the beginning of the present year. In other words, 143 of these organizations have died within five years."

Insurance World, March 1, 1888:

"Gov. Buckner, of Kentucky, has vetoed the act incorporating the Kentucky Grangers' Mutual Benefit Society. His message returning the bill is full of sound sense. He calls attention to the fact that the principles under which the proposed society would operate are based upon fallacies, and that its certificates would not guarantee anything, and that it was proposed to discriminate against sound companies by exempting it from taxation. In closing his veto message the Governor says:

"Thousands of companies in England and America have been organized on a basis entirely similar to that provided in this charter. Their history has been invariably the same. They have lived a feeble existence during a few years; they have for a time provided a comfortable support for their officers and agents; they have been of some benefit to the families of those policyholders who died early, and have left, as the sole legacy to those who survive longest, the loss of all contributions they have made to the company. It cannot be expected that the fate of this association will be different from that which has invariably attended similar organizations."

The *Insurance Critic*, of April, 1887, said:

"One hundred and eighty-three coöperative assessment associations have been organized in Michigan since 1871. Eighteen of these survived to report to the Insurance Commissioner March 1st, 1887. The vast majority have gone into the limbo of vanities. Twelve of these societies received from their members last year, \$210,964; paid to beneficiaries, \$70,632; and paid to their officers and agents, \$131,660."

THE GOOD NAME OF KANSAS.

Topeka Capital, July 3, 1887:

"The New York *Insurance Chronicle*, of June 16, says: Some persons in this vicinity holding adjusted claims against the National Mutual Fire Insurance Company and the People's Mutual Fire Insurance Company, both of Salina, Kansas, are beginning to fear that they may never get their money. As long ago as December, 1886, and February, 1887, proofs of loss were forwarded to these companies, but never a cent has been forwarded by the companies to the insured. Repeated attempts have been made to collect the amount of the policies, but without success. The failures of the Monarch, of Iowa, and the Fargo, of Dakota, are not yet forgotten by their many victims. There seems now to be a first-class prospect that the companies named are about to bring odium upon the State of Kansas by repeating the Iowa and Dakota swindle. Both concerns, we believe, are run by one 'E. C. Gay, Secretary.' Still another company—the Kansas City Insurance Company—seems to show a disposition to defraud eastern policy-holders. We print the full names of these corporations because unmistakable evidence of their irregular transactions has come to us, and because we believe a timely warning may lessen the number of their victims."

RAIDING COUNTIES.

A State officer told me of the course pursued by the agents of a life assessment association whose authority I have revoked: "They divided Pratt and Stafford counties into districts, and saw every man. They took a 'jack-leg' doctor along with them as medical examiner, and he pronounced physically sound every man who would pay for a policy. Thus they raided the counties."

The people who bought those policies obtained "cheap insurance," but it didn't last long—about four weeks. "Expectation of life."

A member of the Legislature said of the officers of a fire company recently doing business in Kansas: "Why, I know those fellows. They first went through the State as lightning-rod peddlers. They began in Doniphan county, took top-buggies, and raided the State." This "working" of the State pleased the boys. They were fascinated with Kansas. Just the State for fire insurance! They organized a company and made another raid.

Moral: Don't sign notes handed to you by a stranger. Don't take his large and handsome insurance policy.

DEAD KANSAS COMPANIES AND ASSOCIATIONS.

A complete list cannot be made, but this is a good time to begin the catalogue. In an address delivered January 20, 1886, by Judge G. F. Little, of Junction City, he gave the following list of assessment coöperative life

societies, born and died in Kansas, with an average age of not over four years:

PRAIRIE MUTUAL BENEFICIAL SOCIETY, Atchison.
WESTERN BENEVOLENT ASSOCIATION, Atchison.
UNION BENEVOLENT ASSOCIATION, Fort Scott.
MUTUAL BENEFIT SOCIETY, Leavenworth.
PRUDENTIAL MUTUAL AID ASSOCIATION, Topeka.
BANKERS' AND MERCHANTS' MUTUAL BENEFIT COMPANY, Atchison.
FAMILY MUTUAL AID SOCIETY, Manhattan.
OHIO, MISSOURI AND KANSAS CONSOLIDATED MUTUAL BENEFIT CO., Emporia.
LAWYERS' MUTUAL AID SOCIETY, Parsons.
MANHATTAN MUTUAL LIFE SOCIETY, Manhattan.
WESTERN WORLD AID COMPANY, Topeka.
KANSAS FARMERS' ASSISTANCE SOCIETY, Topeka.
CONTRIBUTORS' BENEFIT UNION, Topeka.
GLOBE MUTUAL ASSESSMENT LIFE ASSOCIATION, Independence.
ROYAL BENEVOLENT ASSOCIATION, Topeka.
READY-HAND ASSESSMENT SOCIETY, Leavenworth.
WIDOWS' AND ORPHANS' LIFE INSURANCE ASSOCIATION, Topeka.
KANSAS MUTUAL LIFE ASSOCIATION, Atchison.

How correct this list is I do not know. This kind of "insurance" began in the United States in 1869. Since that time several thousand of these societies have had their birth and death in this country. The folly has had its run. Members of secret societies insure one another as a fraternal matter, but persons who want real life insurance go to real life insurance companies. The promoters of after-death assessment societies are cunning men; their dupes are ignorant men.

I have read the Reports of all the Insurance Superintendents in Kansas, beginning in 1871, and have made a list of the dead companies, of all kinds. Here it is:

The State, Fire, Topeka, 1871. It reinsured in the Home, Topeka, in January, 1872; its stockholders lost about \$15,000.

The Home, Fire, Topeka, 1871. In April, 1873, it reinsured in the Brewers. The Home swore to \$166,566.22 assets; it had only \$3,096.94.

The Kansas, Fire, Leavenworth, lived from 1864 to August, 1876; reinsured.

The Alliance, Life, Leavenworth; admitted in August, 1873; reinsured in February, 1877.

The Missouri Valley Life, Leavenworth, began in 1873; has done no new business since 1878.

The State Mutual, Fire, Leavenworth, from 1874 to 1876.

The Patrons' Mutual, Fire, Topeka, from December, 1874, to May, 1877.

The Farmers' Mutual, Fire, Paola, from 1881 to 1885.

The Kansas Commercial Mutual, Fire, Paola, from 1882 to 1885.

The Kansas State Mutual, Fire, Lawrence, from 1883 to 1884.

The Vigilant, Live Stock, of Nimrod, did not attempt to comply with the law; killed by the Supreme Court in 1884.

The National Mutual, Fire, Salina, from 1885 to 1887.

The People's Mutual Fire, Salina, from 1886 to 1887.

The People's Mutual Life, Lawrence, 1885.

The People's Mutual Life, Atchison, died in 1881.

The Kaw Life, Kansas City, died in 1887; also the Temperance, Topeka, and the Southwestern, Topeka.

The Topeka *Capital* said, in September, 1885, that about sixty assessment coöperative societies had retired from the Kansas field under the law of 1885.

Among the assessment societies chartered in Kansas, and in business in 1883, were The Kansas Protective Union, Atchison; The Friends' Mutual Benefit, Topeka; The German Association, Ellinwood; The Kansas Benevolent Association, Salina, and The Kansas Endowment, Lawrence.

Elsewhere in this Report is given the death of The Vigilant Live Stock, Lincoln; The Mutual Live Stock, Hutchinson; The Temperance Union, Topeka; The Salina Live Stock; The Southwestern, Topeka; The Wichita Live Stock, and The Washington Live Stock.

My predecessor, Hon. R. B. Morris, closed the Topeka Live Stock and the Atchison Live Stock Associations.

The list is incomplete, but it numbers fifty organizations.

Judge Webb said, in the first Kansas Insurance Report, in January, 1872, that within the last twenty-five years five hundred insurance companies had been organized in the United States and had failed, after taking millions of dollars from the pockets of the people.

The Philadelphia *Exchange and Review* said, in February, 1887, that "more than nine out of ten of all the fire insurance companies which have been started have failed." The moral of all this is: Don't monkey with the buzz saw. Insurance is a delicate, intricate, exceedingly difficult business. If any link in the ten thousand breaks, down goes your card-board house. You can't organize a permanent company by a caucus, by-laws, and a dozen signatures.

THE KAW VALLEY LIFE ASSOCIATION, OF KANSAS CITY, KAN.

This association was the chief of all the many insurance scoundrels we have had in Kansas. It was incorporated July 13, 1883; complied with the law of '85, April 25, '85. For 1884 it reported 3,923 members; for 1885, 2,377; for 1886, 197.*

* What was called an examination of this association was made, with the following result:

"STATE OF KANSAS, INSURANCE DEPARTMENT, TOPEKA, January 9, 1886.

"C. J. Weatherby, President Kaw Life Association, Kansas City, Kansas—DEAR SIR: The result of my examination of the affairs of your Association on the 5th and 6th inst. was satisfactory, the books and papers showing that you have made the proper assessments by which to raise money to pay all losses

The following associated press dispatch was published in 1886:

"KANSAS CITY, Mo., September 24.—C. J. Weatherby, president, and Wm. H. McCurdy, secretary, of the Kaw Valley Life Insurance Association, which has its offices in Kansas City, Kansas, left home last Wednesday, and their families profess ignorance regarding their whereabouts. E. E. Penn, assistant secretary of the company, it is learned, is also missing, and has been absent for over a week. An attachment was taken out to-day by the Kansas City Bank Note Company for \$1,798. That firm held the check of the company for \$600, which went to protest. An investigation reveals the fact that the company's books have disappeared, hence no statement of affairs can be made, though R. W. Hilger, of Wyandotte, the treasurer, says that only one policy at present due remains unpaid. Whatever surplus the company may have had has presumably disappeared. The company was organized in December, 1882, and located in this city, but owing to the restrictions of the State laws, was obliged to move across the line into Kansas, in which State they have carried on a somewhat extensive business. The company is operated on the coöperative plan, levying an assessment for each death."

The association did not die with this dispatch, but kept stealing along nearly a year longer.

Mr. Billingslea examined it, and its authority to do business was revoked August 19, 1887.

It appeared from the examination that nine assessments had been made since January 1, 1887, and losses on three of them paid, namely: \$205.88 on a policy of \$1,000; \$198.12 on a \$2,000, and \$138.04 on a \$2,000 policy. Thirteen losses were paid in 1887 on losses accruing previous to that time. As small a sum as \$157.37 was paid on a \$5,000 policy. The whole number of policies in force was 171. It was an act of mercy to all concerned to put them out of pain by killing the company.

NATIONAL MUTUAL FIRE INSURANCE COMPANY, OF SALINA.

This company was organized February 28, 1885; authorized to do business March 2, 1885; authority revoked August 22, 1887. Its Secretary and leading spirit was Edward C. Gay. The company was examined by Henry C. Keller, Esq., of Leavenworth. The following is copied from his report, which was filed in this department August 22, 1887:

"The law contemplates that a mutual insurance company of this character shall confine its business operations to this State, that its methods may be known to the

and claims, since your admission to do business by this Department, and that all money received by you with which to pay losses has been properly distributed, and that you have fully complied with the law.

"While beneficiaries in some instances may not have realized what their anticipations led them to hope for, that is no fault of yours, but is chargeable to the members who have refused to pay when asked for their assessments.

"In conclusion, I will say that the books and papers in your office were found in a neat, plain, systematic and satisfactory condition.

Very respectfully yours,

W. J. LEA, *Assistant Supt. Insurance.*"

insurance department, and be under the guidance of the same, to the end that the interests of the policy-holders and others be fully conserved; but the company immediately inaugurated an indiscriminate traffic in underground insurance all over the United States, through brokers — a lot of disreputable, irresponsible sharks and charlatans, whose principal stock in trade generally consists of the most perilous special hazards, and the interdicted risks of all good fire companies. This consisted chiefly of annual business. As a result of this ill-advised policy, before the company had time to create and maintain a reserve fund, it became burdened with frequent serious losses, which have continued up to the present time. Losses became so numerous from this class of business that the company was compelled to, and did, discontinue the brokerage business during the early part of the present year.

“A glance at the statement hereto attached is all that is necessary to show that the solvency of the company is seriously impaired, and that the company is absolutely unable to pay the large amount of overdue claims against it. It will be seen that the total income of the company, from all sources, since its organization to August 1, 1887, amounts to \$194,194.73, while its total disbursements amount to \$181,195.63, the income thus exceeding its total expenditure \$12,999.10.

“This balance should be on hand in some shape, but it has evaporated in an unaccountable manner. The company has paid losses until it no longer has anything to pay with. There is no money in its treasury. Its bank account is almost constantly overdrawn. The reserve fund has always been in a sadly exhausted condition, and the company has, at sundry times, borrowed money.

“The company has no substantial available assets, while it is confronted with unpaid losses of \$54,295.42, and sundries of \$8,816.80, requiring in all fully \$60,000 to make it square with the world; at the same time, it is in constant peril from losses on a large amount still at risk.

“On the 16th of June, 1887, the company made an assessment of 40 cent. per on all the premium notes of the second class, for the purpose of paying its accumulated losses and expenses, but if the whole amount of this assessment is collected, it will not be nearly sufficient for the purpose intended. But nothing like the whole amount will be collected. It is safe to say that at least half will resist this heavy assessment, and to resort to legal measures to enforce the collection of the same will necessarily entail a heavy expense. It is up-hill business to enforce the payment of an unwilling assessment of forty per cent. upon the average refractory premium note-maker. These fellows love to practice chirography by signing notes, but they don't like to pay them with a graceful avidity. They love to dance, but never want to pay the fiddler. . . .

“In view of the existing condition of affairs, and realizing the great danger with which this company is constantly menaced, I would recommend an immediate suspension of its certificate of authority to do business until its solvency shall have been fully restored. . . .

“Since the above statement was made, Mr. Gay, the Secretary, has forwarded to me a statement showing that the total risks of all classes in force outside of the State of Kansas, after deducting all cancellation, expirations for 1886 and 1887, and all risks where the policy-holders have failed to pay the assessment, after having been notified 60 days, amount in the aggregate to \$1,632,430.49.”

This company did business in many States, and in England, in violation of law. The temptation to do such business, on the part of new and weak companies, is almost irresistible. Such premiums are in cash, not the notes of the mutual brethren. The money is eagerly seized and all goes

well till losses occur. Then comes a period of falsehood; then death. The losses were not paid. The actual members of the company, in Kansas, lose all that they put in.

PEOPLE'S MUTUAL FIRE INSURANCE COMPANY, OF SALINA.

This company was authorized to do business in May, 1886. James Billingslea, Esq., Assistant Superintendent of Insurance, was appointed to examine it August 25, 1887. He made his report August 29, 1887, and the authority of the company was revoked that day. The following is copied from Mr. Billingslea's report:

"This company was in close relation with the National Mutual, the authority of which has recently been revoked; it occupied the same office, and was under the management of the Secretary of that company, who is also Secretary of this.

"At its organization the company filed with the department a schedule of applications for insurance to the amount of \$108,600, and premium notes to the amount of \$12,026.25, in payment for the same. On this the authority to do insurance business was based. The records in the company's office show that of this original amount, \$50,000 was canceled on the date of its issue, the greater portion being as of March 20, 1886, nearly two months prior to the date of the company's certificate of authority to do business. I am led to believe that this business, or a large part of it, was used to deceive the department to obtain the certificate of authority, and when it had answered its purpose, the policies and notes, if they ever had any existence in fact, were canceled.

"The company has written policies for terms of from three days to five years. Section 17, of chapter 132, laws of 1886, providing for the organization of mutual fire insurance companies, reads: 'Companies organized under the provisions of this act may issue policies for any time not less than one year nor more than five years.'

"There is an evident unfairness by the management of the company in making assessments upon the premium notes. While some of the members have had two assessments made and collected against their notes, others of the same age as to their notes and policies have had no assessment made against them. The present condition of this company is attributable in a great measure to the practices criticised by the examiner of the National Mutual; that is, the doing business through brokers scattered all over the country whose whole interest is in securing commissions and not in the welfare of the company with which they can place their risks, and which are of such a character usually that they are not sought by the best managed companies, and many of them would be declined.

"The losses of the company have been mainly from this class of risks. In fact, the company has had but one loss in its mutual or note class, and that was outside of the State, and but one loss on its cash business in the State, and neither of these has been settled.

"The company has paid since its organization \$6,869.44 for losses sustained, which I verified from the proofs of loss and receipts for money paid.

"There are claims against the company for unpaid losses between \$5,000 and

\$6,000. The exact amount I cannot give, for the reason that a loss under policy 20,170, the figures for which were not at hand and which were to have been forwarded to me by the officers of the company, have not been received. The company resists the claims of \$3,503.42, for various reasons.

"The company had at risk as of September 1, 1887:

Mutual or note business in Kansas.....	\$97,183 33
Cash business in Kansas	30,066 33
Total in Kansas.....	\$97,249 66
Mutual or note business outside.....	47,000 00
Cash business outside.....	193,529 38
Total outside.....	\$240,529 38
Total at risk	\$337,779 04

"The assets of the company are as follows: •

Cash in bank.....	\$28 03
Balance due from agents.....	1,632 08
Due from National Mutual Insurance Company, book account.....	5,574 93
Office furniture and fixtures (cost).....	834 99
Premium notes.....	16,870 97

"These are the figures given by the officers of the company, and are the exact amounts of the various accounts and the cost of the furniture. The actual value of these assets is hard to determine. The amount due from the National Mutual can hardly realize a percentage, being in the shape of a book account, that company having no available assets except what it may derive from assessments on its premium notes scattered through the company against unwilling payers. A fair estimate of the value of the furniture and office fixtures would be \$500.

"Many of the premium notes held by this company at this time have had assessments made against them which are from one to six months in arrears. It is evident that these note-givers are not anxious to pay them, and will not pay them unless forced to do so.

"Section 31 of chapter 132, Laws of 1885, is as follows:

"A reserve fund equal to ten per centum of the premium notes in force shall be set apart and maintained out of the cash receipts of the company. And whenever the cash in the hands of the treasurer of any such company, not included in the reserve fund, is insufficient to pay any loss that may accrue, then such deficiency shall be taken from the reserve fund; but such reserve fund shall not be reduced below one-half until an assessment shall be made upon the premium notes held by the company sufficient to fully reimburse the reserve fund. And any such diminution of the reserve fund shall be held to be a liability, to be provided for by assessment on the premium notes. Such part of the reserve fund of the company as is not needed for immediate use of the company shall be invested as directed by the directors, in such securities as other insurance companies organized in this State are by law authorized to make investments in."

"The requirements of this section have not been complied with. The company in the transaction of its business has chosen to confine its business to that class of risks defined by the law as second class, doing both a note and cash business in that class. This may be permissible under the law, but I doubt the righteousness of the law that permits a company on the mutual plan to do both a cash and note business in the same class. On the one hand, if the cash business should bring the profits, there would be no way that they could come in and share them; and on the other, the note-givers should not be made to share the losses arising from the cash business, which would be the case with the members of this company. Certainly no company is mutual in which every member has not his proportionate share of losses or profits. In the methods of this company there is no way provided for the cash policy-holders to have a share in its profits or losses. The cash policy-holder takes his policy, and pays for it just the same as he would in a stock company.

"In my opinion it is hardly possible that this company can be placed on a fair business basis, considering all the circumstances, and in my judgment the best interests of all concerned will be best conserved if the affairs are wound up as cheaply and as speedily as possible."

The People's, it will be seen from the above, was organized on a swindle, and was a fraud from the beginning. It duped and robbed the people of this State and other States during the sixteen months of its existence. Other adventurers anxious to engage in this variety of swindling should prayerfully read the foregoing obituary notice.

WESTERN LIVE-STOCK INSURANCE COMPANY, SALINA.

The Salina Cerberus had three heads, as usual, Edward C. Gay, Secretary. The dog died soon after the publication of the above-named examinations, September 26, 1887. That makes six insurance fatalities up to date, and suggests the reflection that if Mrs. Shelley's Frankenstein had been an American and a Kansan, the moral monster would have organized an insurance company, or become an adjuster. Such is life in the wild West.

WICHITA LIVE-STOCK INSURANCE COMPANY.

Mr. Billingslea made an examination of this Company. His examination was dated December 27, 1887, and the Company was closed that day:

From the report:

"This company was organized April 14, 1887, under the law providing for the organization and control of mutual live-stock insurance companies, approved February 20, 1886. Some of the original officers are still connected with the company, some have severed their connection with it, and some have left the country. The former manager, one Ott Williams, who had control of the business, has absconded, having converted some of the assets to his own use, taking away an unknown amount of the assets.

"It is utterly impossible, from the records at the company's office, to make a correct statement of the condition of its affairs. As nearly as I could arrive at it, the company has at risk \$53,842.75, with assets in notes of members of \$421.81, much of which is valueless; \$131.53 is past due; demands for payment have been treated with silence.

"The company has outstanding losses, which on their face are claims against it, for \$415. From the above it will be seen that the plain provisions of section 6, chapter 113, Laws of 1886, have been violated.

"The affairs of this company have been handled in a grossly careless manner. The books are in an utterly unintelligible condition. There is no way of knowing what the receipts or what the disbursements have been, except for a very recent

period. There are no proofs of loss, and no receipts for money paid for losses. In fact, the present officers have no way of knowing what amount is at risk, nor the number of policies in existence.

"In the applications numbers have been duplicated, and frequently the series is broken, hardly any series of ten being intact.

"Taking it all in all, the principal mission of this company has been to afford agents an opportunity to secure to themselves commissions, in which direction the company has been very liberal, paying thirty-five per cent.

"I would recommend that this company be stopped from doing any further business. I may have exceeded my authority, but while there, I instructed the company to issue no more policies."

OTHER DEATHS.

Several other Companies, observing the area of low barometer, died of their own accord: Aug. 10, '87, The Vigilant Mutual Live-Stock Insurance Company, of Lincoln; Aug. 9, '87, Mutual Live-Stock Indemnity Association, Hutchinson; Dec. 29, '87, Washington Mutual Live-Stock Insurance Company.

My predecessor, Col. Morris, closed the Kansas Live-Stock Insurance Company, Topeka, Jan. 18, '87; the Atchison Live-Stock Co., Jan. 13, '87; and the National Live-Stock Insurance Company, Topeka, March 16, '87.

Rev. John N. Reynolds, revivalist, and President of the Atchison Live-Stock Co., collected a good many thousand dollars in premiums for a Company that had no assets and paid no losses. Mr. Reynolds was also President of the Farmers' Bank, Atchison, and stole the deposits. He now rests peacefully in the State Penitentiary.

There is now no Live-Stock Company in the State, and our cattle, freed from the dire exposure, have passed the winter in comparative comfort. There has never been a successful Live-Stock Insurance Company in any American State, or in any European country. The silence of the Classics and the Zendavesta on this theme probably justifies us in the assumption that the ancients knew little or nothing of this style of assurance.

On the first of March there were two more deaths—of Kansas Mutual Fire Companies—the Lincoln Assurance Company and the Kansas City Mutual Fire Insurance Company. The latter was as bad a Company as we have ever had in the State. It operated in many States, obeyed the law nowhere, and has an abundance of unpaid losses. It is possible that this necrology will lead sensible men to hesitate before acting as Directors in Insurance Companies, on the solicitation of persons who have tongues but no character; and that the average citizen will be slower in taking insurance in Companies never before heard of.

A third Company, the Globe Manufacturers' and Wholesalers' Mutual Fire Insurance Company, of Kansas City, Kan., organized last fall, is now dead.

STARTING KANSAS COMPANIES.

An insurance company cannot succeed without money, integrity, knowledge of the business, and good management. It is very much like a bank. You do not deposit in a bank, or buy its stock, unless you know that it has all these essential qualities. If we had no banks of this kind in Kansas you would not risk your money in such as we had solely for the reason that they were called banks, and were in Kansas. It is not by a chance or an accident that we have hundreds of banks in Kansas and very few insurance companies. The banks are here because the business is very profitable. Kansas men who have money to invest put it into bank stock, real estate, manufactures, because they know that it will bring them large returns. They do not put money into insurance companies. They have never done so. They show no present disposition to do so. We have rich men in every town. They are coining money, as the phrase goes. They are not insurance men. They can do better. In the cities in the Eastern States, and in England, money is worth much less than it is in Kansas. Many of us here have paid five per cent. a month for the use of money, or twelve times as much as the Hartford, New York, Philadelphia or London man asks for the use of his money. Kansas is a very new State; there is no surplus capital here; not a single man resting on his money-bags and wondering how he shall invest it in order that it may bring him a six-per-cent. return. Our State bonds—school, township, county, railroad—are every one held in the East, and were when we sold them for half of their face value and paid seven per cent. interest on them. Why? Money was and is cheap there and dear here. And this is the main reason why we have no Stock Insurance Companies here—companies based on the solid rock of money, integrity, and experience in the insurance business. Persons say that the present incumbent of this office is opposed to Kansas companies. It is the facts that are opposed to them. These persons say that the insurance money “ought to be kept in Kansas.” It will be when money men in Kansas go into the insurance business. It will be when Kansas bonds are bought at home. We have agreed to pay to outsiders more than fifty millions for bonds, more than a hundred millions for mortgages. This money “ought to be kept in Kansas” as well as the money we pay for insurance. It is not and cannot be, because new States are always built by using the accumulations of older communities. When money gets cheap here there will be rich and solvent Kansas Insurance Companies. The laws of trade and growth and the facts of history cannot be changed by a Kansas Superintendent of Insurance.

There is something, also, in habit. Only one Chicago Insurance Company is doing business in Kansas. Chicago is not “built that way.” And Kansas is not. Kansas could do it—can do anything if she wants to. An ex-

SUPERINTENDENT OF INSURANCE.

amination of the list of dead Kansas companies given in this Report shows that Kansas has taken to Insurance as a trick, not as a business. The wily wildcat operator made a strong impression on our early settlers who were out of meat.

A CHANGE.

When you revoke the authority of a Kansas Mutual Fire or Assessment Life Company, its President, Secretary and Directors tell you that you have done a great wrong. Within two months these same men will tell you that all such Companies and insurance are good for nothing.

DISHONEST AGENTS.

The Baltimore *Underwriter*, of November, 1887, said:

"We once asked the President of a large Life Company why he retained in his service an agent whose misconduct was constantly involving the Company in litigious trouble and financial loss. The answer was, 'Because he brings us a large business.' We showed that a considerable proportion of the business was obtained by downright misrepresentation both to the applicant and the Company, but the President was unconvinced. Eventually, when the rascal was bounced, and the Company footed up profit and loss, the magnitude of the latter was expressed in six figures."

There are insurance adjusters in Kansas of this character. Insurance Companies are unpopular, disliked by the people and by Members of the Legislature, because so many of their traveling agents, solicitors and adjusters are unscrupulous men. The bad men give a bad character to the whole fraternity.

As a matter of economy it would be wiser and cheaper to hire reputable solicitors and adjusters than it is to pay court expenses and to hire lobbyists to attend every session of the Legislature.

The best Companies honestly adjust and pay losses, and do not contribute to the Legislative bribery fund.

IN GENERAL.

This Report is not written for "Insurance men," by one of them, but for our own people. There is nothing in it about the "mortuary fund," "mortality tables," "insurable interest," "non-forfeitable endowments," "contributory negligence," or "aleatory contracts." A Kansas rustler, who has been an Insurance Agent three weeks, can talk you blind on any of these topics.

FARM BUSINESS.

The New York *Underwriter* said, last August:

"One would say, that to go through a country selling goods, indiscriminately, on credit, and paying expenses out of funds already in hand, was a very risky business; and if the uniform experience had been against success the case would be still more strongly presumptive of loss. Yet this is practically what has been the farm business in the West of the —. A policy is written for five years, and the note of the insured is taken for the whole amount of the premium. The company pays the agent who secures the risk, and takes its chance of getting pay on the note. The universal experience heretofore of this business has been failure, and if the — has found a way to make it profitable, the event must justify it."

Other Companies have pursued the same policy.

EXAMINATIONS.

THE KANSAS MUTUAL LIFE ASSOCIATION, OF HIAWATHA.

TOPEKA, KANSAS, October 26, 1887.

Hon. D. W. Wilder, Superintendent of Insurance—DEAR SIR: Pursuant to your instruction, I visited Hiawatha for the purpose of examining the Kansas Mutual Life Association, of that place.

The Association was organized in January, 1882, and commenced business in March of that year, and complied with the law of 1885 governing mutual life insurance companies in April, 1885.

The company was originally organized to do business on the after-death assessment plan; the management after trial deeming this plan impracticable, it was changed January 1st, 1886, to a natural premium based on the American mortality table, payable quarterly in advance, to which is added twenty-five per cent. for the reserve fund and three dollars per annum per thousand of insurance for expense account, the total expense of the company being derived from this source and from incidental receipts, no part of the mortuary or reserve fund being used for that purpose.

The officers and trustees of the company are men of well-known good standing in the community in which they live and in the State at large — gentlemen whose names are guarantees of good faith in the conduct of any business they may be connected with. These officers and trustees are members of the company, paying their assessments in the same manner that every other member does, and are interested to just the same extent as every other member who has the same amount of policy. The only officers to whom money has been paid for services are the President, Secretary, and Medical Examiner, with the exception of the Vice-President, who, for a short time, was employed as a clerk in the office of the company, and received pay for his services as any other clerk would have done. None of the trustees have ever received any pay of any kind from the company for their services.

The books, papers, and every other thing in connection with the management of the office, are in excellent shape, and every transaction of the company is shown in detail.

All the money received from assessments, except the reserve required by law to be deposited with the State Treasurer, has gone to the proper beneficiary under the policy. There has been no attempt to compromise any death-claim against the company.

Section 1 of chapter 114 of the laws of 1886 provides for the creation of a guarantee fund of mutual life insurance companies of not less than ten per cent. from each assessment made by the payment of death claims, to be deposited with the State Treasurer as a reserve. According to the terms of this law, the company has wisely chosen to make this fund twenty-five per cent. of each assessment. Since the enactment of the law, in 1886, the company has accumulated in this reserve over \$15,000, of which amount \$14,410 has been invested in first-mortgage real-estate securities, and is now deposited with the State Treasurer for the security of the policy-holders, should the death-rate exceed that which the American mortality table gives as the average.

The company formerly did an accident business, but finding from experience that business was insufficient in that class to justify its continuance, it has been dropped during the past year, every claim against the company on that account having been paid.

In the management of the company, great care has been taken to avoid the taking of undesirable risks; in addition to the usual medical examination, it has a system of inquiry sheets, which are sent to two or more persons who are familiar with the present and past history of the applicants for insurance; on the statements elicited by these inquiry sheets, the issuance of a policy is largely based.

The company is now writing policies up to \$5,000, and all policies in the new-plan class are payable, and have been paid, to their full face value. The members under the old or after-death assessment plan are paid the full amount of one assessment, which would at this date pay policies up to \$1,500 in full; the last beneficiary in this class received \$1,776.84.

The company since its organization has paid sixty-two death claims, amounting to \$119,510.18, at a cost to the policy-holders, whose beneficiaries received this amount, of \$2,840.25.

The company now has on hand: cash in office, \$144.73; deposited with the State Treasurer of Kansas, as guarantee reserve fund, \$14,410; cash in the Morrill & James Bank, Hiawatha, Kansas, \$29,075.61; interest accrued but not due, \$167.72; total available for paying death claims, \$43,798.06.

The affairs of the company have been economically and carefully managed, and expenses have been kept as nearly minimum as possible for a progressive management.

I have, from the memoranda obtained from the company's office, verified the annual statements made by it, from time to time, to this office, and find them to be correct, so as to be satisfied that these statements show fairly the transactions of the company during its existence.

The officers of the company have evidently used their best endeavors to comply with the letter and spirit of the law governing such companies, and I am glad to be able to record the apparent success which has so far attended their efforts to establish a Kansas Life Insurance Company for Kansas people.

I herewith file exhibit of the financial condition of the company.

Yours very truly,

JAMES BILLINGSLEY, *Asst. Supt., Examiner.*

THE KANSAS PROTECTIVE UNION, OF TOPEKA.

Hon. D. W. Wilder, Superintendent of Insurance—DEAR SIR: By virtue of the appointment made by you on the 13th of September, 1887, requiring me to make an examination of the Kansas Protective Union, doing business in Topeka, I beg leave to make the following report.

The association was incorporated on the 18th day of August, 1881; was in business in Hutchinson for about a year, when it moved to Topeka.

Since the company began business it has issued 3,692 certificates or policies. By the terms of the policy each holder agrees to pay a certain sum, determined by his age, the same to be paid on the happening of each death. Assessments are made at the end of each quarter for all death losses that have accrued during the quarter. The assessments are required to be paid within thirty days, and all policies are made payable sixty days after the money has been collected to pay the same. On the back of each policy is a copy of the application signed by the applicant, and the application is made a part of the policy. Besides death losses the policy provides for the loss of a foot, hand, or eyesight, from accidental causes. With each notice of assessment the Secretary sends to each policy-holder a complete statement of the receipts and disbursements of the Company for the previous quarter.

These statements show the sources of the receipts, the parties to whom money has been paid, and taken together, these statements form a complete financial history of the association from the 18th day of August, 1881, to the first day of September, 1887. Policies are issued for any amount not exceeding \$2,000. As a matter of fact, however, policies have been issued only in the sum of \$500, \$1,000, and \$2,000 each. At the time of the issue of the policy an admission fee of \$8 on a \$1,000 policy and \$12 on a \$2,000 policy is charged. Each policy-holder is also charged a fee of \$1 a year, which goes to the expense fund. Out of the assessments made, 20 per cent. goes to constitute an expense and contingent fund. The average cost to each policy-holder as contributions to this fund has been a dollar and forty-eight cents a year on each \$1,000 of insurance.

Under the law of 1885, 10 per cent. on each assessment goes to constitute a reserve fund to be deposited with the State Treasurer. Since its organization the association has made nineteen assessments, for the payment of thirty-three death claims and two claims for disability. Four claims of \$1,000 each have been paid out of the surplus without an assessment.

The following is the aggregate of the claims paid:

Total number of death claims.....	37
Total number of disability claims.....	2

I find that each policy that has been paid is in the possession of the association, together with a receipt for the same signed by the party for whose benefit the policy was issued. Annexed to this report is a complete list of the policies paid, also the date of payment, and the name of the party to whom payment was made. I have examined all the policies and receipts, and find said list to be correct.

The total amount of collections made by the Association for death claims is	\$39,722 06
The total losses by death.....	\$37,128 99
Total losses by disability.....	511 84
Amount paid for surrendered and compromised policies, and for legal and other expenses on claims resisted	2,065 93
Balance.....	15 30
Total.....	\$39,722 06

Since the collection of a reserve fund was authorized by law, the receipts on that account have been \$1,974.20. This amount has been paid into the State Treasury

by the association, and the association holds the State Treasurer's receipts for the same.

I find there are no claims due and unpaid. Since the organization of the company up to September 1, 1887, the total amount of receipts on account of the expense fund is \$14,891.36.

Amount paid for fees to the Insurance Department, taxes, office expenses, office salaries, clerical help, rent, postage, printing, and miscellaneous expenditures	\$13,464 85
Advanced on claims not due.....	1,100 00
Balance of expense fund	326 41
Total.....	\$14,891 26

Since the organization of the company, the directors have received in all for their services \$1,626.98.

Three claims have been resisted by the association. The nature of the defenses, as I am informed by the officers of the company, is as follows: In one case no money was ever paid on the policy; this case was decided against the association by the Supreme Court, and an assessment has been made to pay the judgment; the second defense was on the ground that the assured never signed the application; this case was decided in favor of the association in the district court; the third case was resisted on account of fraud in the application, and is still pending.

The President, Secretary and Medical Director each holds policies in the association; the books show that all of their assessments have been paid into the treasury of the company. All claims but one have been paid at the end of sixty days from the date of the collection of the assessment made to pay the same.

The above is a complete summary of the financial history of the association from its organization to the first day of September, 1887.

In conclusion, I will say that the company's affairs have been conducted with economy and honesty, and its losses paid in full according to the terms of its policies. There appears to be no dissatisfaction among the members with the management of the company, and the increase in its membership would indicate that it enjoys the confidence to which it is entitled.

September 20, 1887.

CHAS. M. FOSTER, *Examiner.*

MARCH FIRST, 1888.

The "Insurance Year" begins on the first of March. The authority granted to a Company to do business in the State must be renewed on that date, each year. The authority of some half-dozen Companies was not renewed, for various reasons — impairment of capital, illegal statements, failure or delay in paying losses, etc.

On the fifth of March Companies began to appear here by their officers or attorneys to give reasons why they should not be excluded from the State, and these hearings did not end until the twelfth of March. On the sixth day of March I was shown a telegram that had been sent from Topeka that cast a lurid glare over the whole subsequent proceedings. When Rossington or Waters thought that he had made a strong point the dispatch always replied, "No; you have put your foot down; keep it there."

EIGHTEENTH ANNUAL REPORT.

The Companies were excluded for good reasons; other Companies treated in the same way in the future; but the dispatch made necessarily firm.

In the New York *Spectator* of March 1, 1888, there is a tabular statement "showing the increase or decrease of surplus for all the competitive Companies." There are in this list 276 Fire Insurance Companies. The number having an impaired capital is only seven. Four of these seven were authorized to do business in Kansas last year. The number was disgracefully large; more than our share. Not one of them is here now. The officers and lawyers make smooth excuses for all of these Companies; but the great fact remains that a sound and strong Company is better than a weak and sick one.

If Companies cannot be shut out on the first of March, when can they be? That is the beginning of the "Insurance Year." If the authority of a Company is not renewed at that time it ceases to do business in Kansas. Companies that have been slow and negligent in paying losses, that do not answer letters sent to them by sufferers; Companies that make illegal annual statements, and Companies with impaired capital, can be shut out on the first of March. They were this year. Reform must come at some time, or this Department would be a curse instead of a benefit to the people. The debarred Companies and their lawyers all talk about vested rights; once in Kansas, always in Kansas.* A bigger right is that of the State and people for sound insurance, in solvent companies that promptly pay actual losses. Every company now knows that it is watched; that it cannot stay in Kansas unless it behaves itself.

THE FIDELITY AND CASUALTY.

One of the Companies excluded on the first of March was the Fidelity and Casualty, of New York. Hon. George F. Seward, Vice President of the Company, came here to open the case. It was referred to James D. McFarland, Esq., of Topeka, an able and impartial man. Arguments were made before Mr. McFarland, in this office, on the 12th of March, by Mr. Seward and Chas. Blood Smith Esq., on one side, and by Howel Jones, Esq., of Topeka, on the other side.

*New York *Chronicle*, April 12, 1888: "The law officers in different States have assented to the proposition that when a company has established itself in a State it has acquired rights to remain there. This proposition appears to be maintained by reason of distinct provisions of law in some instances; in others by equitable considerations. However arrived at, it offers to companies an assurance of an indisposition to disturb them while doing their legitimate business, and adds a great deal to the certainty of insurance operations when extended over wide areas of territory under control of different insurance departments."

Mr. McFarland's decision, sustaining this Department, is given below :

TOPEKA, KANSAS, March 15, 1888.

Hon. D. W. Wilder, Superintendent of Insurance, Topeka, Kansas—DEAR SIR :
The Fidelity and Casualty Company, of New York, seeks admission into this State, to do four kinds of insurance, viz.:

1. Against accidents to individuals;
2. Upon plate glass against breakage;
3. Upon steam boilers against explosion;
4. Guaranteeing the fidelity of persons holding places of trust and assuming certain pecuniary obligations.

The Insurance Department exercises a general supervision over the business of insurance within this State. The duties imposed upon the Superintendent are largely discretionary. The law expressly provides that an insurance company seeking a license to do business in this State shall comply with certain requirements, but as to others the law is silent. The Superintendent not only decides whether or not the express requirements have been complied with, but it is also in any given case left to his discretion whether a license shall issue.

The Insurance Department is not controlled by established precedents and rules of law in granting or refusing a license, in the same way that courts are governed in deciding cases; but it would seem that if the business proposed to be engaged in by a corporation, and the contracts which it will necessarily make in carrying on that business, are such that the courts would not, under existing laws, be obliged to protect such business and contracts, that this would be a sufficient reason for refusing it license to do business in the State.

I therefore deem it important to call attention to the common-law doctrine of comity, and the statutes of this State bearing on that question, for the purpose of determining whether the courts would sanction obligations entered into in this State by said insurance company, if it was allowed to do business in this State. The Supreme Court of this State has said:

"Corporations created by other States have no inherent right to enter into this State and transact business. Each State must determine for itself what corporations of other States may transact business within its borders, and upon what conditions they may so transact business." (*Ins. Co. v. Welch*, 29 Kan. 674.)

A corporation of another State has no inherent right to do business in this State. Its right to do so depends upon the permission, expressed or implied, of the State. But by the law of comity, a corporation of one State is permitted to do, in another State, any act or make any contract authorized by the law of its creation, and not prohibited by the laws of the State where such contract is made or act done. It is not necessary that a corporation should be expressly prohibited by statute from the making of a given contract; such prohibition may be implied. In the absence of all positive enactments, the presumption is that the State permits the corporation to do any act authorized by its charter, and the law under which it is created. But in the language of the Supreme Court of the United States, "Whenever a State sufficiently indicates that contracts which derive their validity from its comity are repugnant to its policy, or are considered as injurious to its interests, the presumption in favor of its adoption can no longer be made." (*Bank of Augusta v. Earle*, 13 Peters, 592.)

It is also probably true and fairly deducible from the above rule, that where a State authorizes the creation of corporations for a given purpose, and limits the scope of the acts which such corporations shall do, that the law of comity will not require that foreign corporations organized for a like purpose be allowed to exercise more enlarged powers within the State than can be exercised by the corpora-

tions created by the State. A foreign corporation coming into a State only by its permission could not reasonably expect greater privileges than those enjoyed by corporations of its own creation.

By the laws of this State, corporations may be organized for the purpose of making the three following classes of insurance, and no other contracts of insurance, except those pertaining to the department of life insurance, are authorized by corporations organized under the laws of this State:

1. The insurance of any or all kinds of property against loss by reason of any casualty or accident whatever. (Sec. 31, chap. 93, Laws of 1871, and Chap. 112, Laws of 1886.)

2. Insurance on the health of individuals, and individuals against accidents. (Sec. 31, chap. 93, Laws of 1871.)

3. The insurance of live stock. (Sec. 31, chap. 93, Laws of 1871.) Said section 31 also provides that "No company shall be organized to issue policies of insurance for more than one of the above three mentioned purposes, and no company that shall have been organized for either one of said purposes shall issue policies of insurance for any other."

It is probably not material whether the laws above referred to apply only to corporations organized under the laws of this State, or whether they apply to all corporations doing a like business in the State, if it sufficiently indicates the policy of the State with respect to the classes of insurance therein named.

If it appears from the legislation upon the subject, that the policy of the State is to prohibit a State corporation engaged in writing one of the enumerated classes of insurance, from writing any other, the law of comity will not sanction or protect a foreign corporation in the exercise of greater rights than those conferred upon the domestic corporation. As before stated, the Fidelity and Casualty Company proposes to write four classes of insurance. The first kind, in the order in which I have enumerated them, which it proposes to write, may be written by corporations of this State, organized to do the business of the second class, for which corporations in this State may be formed as above stated.

The second and third are kinds of insurance authorized to be done by home companies, organized to do the first class of business, for which such companies may be created in the State. The laws of this State do not authorize the formation of corporations to transact a fidelity insurance business, being the fourth of the kinds of insurance this company proposes to engage in. A corporation of this State, created to do the first of the several kinds of business this company proposes to do, could not engage in the second or third of its branches, nor could a home company formed to do its second and third kinds, engage in its first. Corporations cannot be organized in this State to take the fourth class of risks, but if such corporations could be formed, under existing laws, they could not combine that business with either the first or the second and third as above enumerated, of those which this company engages in, and which by its charter, and the laws of the State under which it is organized, it has power to do. The Fidelity and Casualty Company asks for permission to do business and enjoy greater privileges in this State than the laws of the State grant to its own corporations. The statutes above mentioned, in my opinion, sufficiently indicate the policy of this State respecting these several kinds of insurance. That policy is, that a corporation engaged in any one of the three classes of insurance enumerated in said section 31 as modified by the law of 1886, shall confine its business exclusively to the one class.

The engaging in more than one of these classes, or combining other kinds of insurance with any one of these classes, would in my opinion be repugnant to the policy of the State as expressed in its statutory enactments, and therefore that the

SUPERINTENDENT OF INSURANCE.

city would not require that courts should recognize and protect the business and contracts of a corporation engaged in the doing of all of said four kinds of insurance business. Very respectfully,
J. D. McFARLAND.

The F. & C. is now doing five kinds of business—the fifth being the editing of newspapers. It will empty a surplus treasury quicker than a free-trade message.

EXAMINATIONS.

A quick way to close a fraudulent Insurance Company is to show its condition by an examination. The law requires Companies to pay the expense of examinations. But where a Company has no money and its officers know that the examination will kill the Company, no fee is paid to the examiner. This Department wants no fee, proper; it only wants the actual expenses paid of the person who travels to the home of the Company, and his board while he is at work. For this purpose the Legislature should make a larger appropriation for the contingent fund. This Department is a source of profit to the State. Even if it were not, the fund should be increased. A bogus Insurance Company is a thief and a pirate, robbing honest men of their money. For the sake of the people preyed upon and for the good name of the State, these base organizations should be speedily exposed and closed. Purify the atmosphere. Give the thieves notice to quit.

ADJUSTING LOSSES.

Insurance Companies get into the habit of looking at every loss as a dishonest loss. "That fellow burned his store to get the insurance. He wants us to start him in business again." The adjuster acts upon that theory. He is very apt to look upon the man who has been burned out as a criminal; and the sufferer is half-way convinced of the fact before the adjuster gets through with him.

A Company regards an adjuster as a very poor Insurance man unless he can make his salary out of the losses that he compromises. The salvage man is the savior; one who saves.

TO KNOW THE STANDING OF A COMPANY.

Look at its age. An Insurance Company, like a man, has a character, good or bad. Kansans and United States people generally know very little about Insurance. To have age is a great credit to a Company. It has

stood the test. It must have had able and honest management. Then look at Table III, that gives the income of every Fire Company; at Table IV, the expenditures. Compare the two, and you will know whether the Company is extravagant or economical; whether it is fooling away its money, or living within its means. Then look at Table VI, and especially at the "Surplus of Assets." That shows the weakness or strength of a Company. Look over all of these Tables, and you will see the standing of every Company. You ought not to lose any money by insuring in a bad Company.

Up to this date, from July 1, 1887, to March 30, 1888, not one letter of complaint has been received in this office in regard to any old Fire or Life Company. Every mail brings letters in regard to new Companies.

LOCAL AGENTS.

Insure with a man whom you know; who lives in your town, has a name and a home. You know that he is not an adventurer. He is the licensed agent of Companies authorized to do business in the State. If your house burns, he can tell you what to do.

The bogus companies are represented by well-dressed tramps; one month they are in the lightning-rod business, the next in insurance. They travel in couples. One holds the farmer's plow while the other insures his house; insures it for double its value, and takes a note. Some farmers think they are not doing business unless they give their note a few times every year. The house burns. The farmer gets nothing; is very lucky if he gets half of the face of his policy. And his Member of the Legislature is instructed to vote for a valued-policy bill.

The cases of injustice where you insure with the local resident agent are few; he may represent a bad Company; he is the first to learn if it is bad, to inform you, and to put you into a good Company. All of the good Companies and the State Superintendent are on the lookout for bad companies, and ready to destroy them.

WRITE HERE.

If Companies refuse to honestly adjust and promptly pay losses, write to this Department. That is what we are here for—not to study books on insurance. You have paid the premium; the Company must pay the loss—or get out of Kansas.

TAXES.

The organs of the Insurance Companies say that the taxes in Kansas and the price paid by Companies to get in here are too high. But Kansas has been a very profitable field for the Companies. They have made millions here. And it is a great privilege to be permitted to do any kind of business in Kansas. Since 1854 the Kansas initiation fee, for men and women, has come high. The pioneer fee was paid in blood and starvation rations, and no fault found.

COMPANIES REFUSED ADMISSION.

The Companies named below have been refused admission:

Pelican, New Orleans, La.
 Covenant Mutual Benefit Association, Galesburg, Ill.
 Mutual Reserve Fund Life Association, N. Y.
 Scottish Rite, Knights Templar and Master Masons' Aid Association, Dayton, O.
 Northwestern Masonic Aid Association, Chicago.
 Odd Fellows' National Benevolent Association, Minneapolis, Minn.
 United States Masonic Benevolent Association, Council Bluffs, Iowa.
 Mutual Benefit Association, Mattoon, Ill.
 Iowa Masons' Benevolent Society, Oskaloosa, Iowa.
 Protective Live-Stock Mutual Benefit Society.
 Knights of Columbia.
 Northern Relief Association, Lincoln, Neb.
 Provident Fund Society, New York.
 Fire Insurance Company, Watertown, Dakota.
 Keystone Mutual Benefit Association, Allentown, Pa.
 Mutual Aid Society, Lebanon, Pa.
 Security Mutual Benefit Society, New York city.
 Southern California Fire Insurance Company, Los Angeles, Cal.
 Temperance Mutual Benefit Union, St. Joseph, Mo.
 Mutual Accident Association, Kansas City, Mo.
 Life Association, Cincinnati, Oh o.
 Illinois Masons' Benevolent Society, Princeton, Ill.
 Equitable Accident Association, Binghamton, N. Y.
 Unique Brotherhood, of Chicago.
 Bankers' Relief Association, Aberdeen, Dakota.
 Union Life Insurance Company, Hastings, Neb.
 Guaranty Mutual Accident Association, New York.
 Mutual Benefit Life Association of America, New York.
 Traders' and Travelers' Accident Company, New York.
 I. O. O. F. Mutual Aid and Accident Association, Piqua, Ohio.
 Bankers' Life Insurance Company, Lincoln, Neb.
 Odd Fellows' Mutual Aid Association of Missouri, Moberly, Mo.
 Industrial Employés' Association, Findlay, Ohio.

Equitable Life Insurance Company, Des Moines, Iowa.
 Sioux Falls Fire and Marine Insurance Company, Dakota.
 Northwestern Live-Stock Insurance Company, Des Moines, Iowa.
 People's Mutual Accident Insurance Association, Pittsburg, Pa.
 Staunton, Va., Life Association.
 Odd Fellows' Mutual Aid Association of Missouri.
 Odd Fellows' Fraternal Accident Association of America, Westfield, Mass.
 Syndicate Insurance Company, Minneapolis, Minn.
 Connecticut Indemnity Association, Waterbury, Conn.

WILDCATS OPERATING HERE.

An insurance company that does business in a State where it has not complied with the law and is not authorized to do business is called a "wildcat" or "undergrounder," and such an act is called "underground." Wild and tame cats do more business abroad than at home. They are strongest where least known. Since they pay no taxes and few losses, they can afford to pay large commissions to the scoundrels who act as their agents. These agents are safe in taking any kind of risks. The Kansas companies that have died have usually done unauthorized business in other States. Property that good companies will not insure the wildcat takes; and it breaks him. Death is sure and speedy.

Royal Mutual Live-Stock Association, Indianapolis, Ind.
 Northern Relief Association, I. O. O. F., Nebraska.
 National Assistance Company of the Republic, Washington, D. C.
 Masonic Mutual Benefit Society, Indiana.
 Woman's Mutual Insurance and Accident Company of America, New York.
 Manufacturers' Mutual Fire Insurance Company, Milwaukee.
 Iowa Life and Endowment Association, Oskaloosa, Ia.
 National Union, Ohio.
 Royal Mutual Live-Stock Association, Indianapolis.
 Protective Mutual Live-Stock Association, Marion, Iowa.
 Security Mutual Benefit Society, New York.
 United States Masonic Benevolent Society, Iowa.
 Independent Order of United Stock-Owners, Marion, Ia.
 Pierre Fire and Marine Insurance Company, Pierre, Dakota.
 Western Fire and Marine, Sioux Falls, Dakota.
 Merchants' Insurance Company, Decatur, Ala.
 Preferred Mutual Accident Association, New York.
 Mutual Trust Fund Life Association, New York.
 Odd Fellows' National Benevolent Association, Minneapolis, Minn.
 Globe Mutual Assessment Life Association, Indianapolis, Ind.
 Benefit and Endowment Association, Longview, Texas.
 Knights of Columbia.
 Southern Fire Insurance Company, Dallas, Texas.
 Life and Accident Association, South Bend, Ind.

American Mutual Life Association, Elkhart, Ind.
 Southwestern Mutual Benevolent Association, Marshalltown, Ia.
 Central Mutual Life Association, Burlington, Ia.
 Union Mutual Accident Association, Chicago.
 Southwestern Mutual Benevolent Association, of Missouri.
 Pelican Insurance Company, New Orleans, La.
 Capital Insurance Company, Des Moines, Ia.
 Single Men's Endowment Association, of Minnesota.
 Knights Templar and Masons' Life Indemnity Company, Chicago.
 United States Mutual Accident Association, New York.
 Farmers' Mutual Live-Stock Association, Austin, Minn.
 Standard Fire Insurance Company, Wheeling, W. Va.
 Mutual Accident Association, Kansas City, Mo.
 Odd Fellows' Insurance Company, Minnesota.
 Provident Fund Society, New York.
 National Accident Society, New York.
 Union Labor Accident Association, Marshalltown, Ia.
 Indiana Insurance Company, Indianapolis.
 Bankers' Association, St. Paul, Minn.
 North American Mutual Benefit Association, Chicago.
 People's Mutual Live-Stock Society, Chicago.

Hon. Alfred Carr, Insurance Superintendent of Missouri, an able and vigilant officer, speaks in his last Report of "underground" or "clandestine" insurance:

"In recognition of the comity between the States, I suggest that a step forward might be taken in the direction of breaking up clandestine insurance operations, if authority were given to the Superintendent of the Insurance Department to recall and revoke the charter of any company of this State, upon satisfactory evidence shown that such a company was doing business in any other State in violation of its laws. It savors somewhat of inequity for this department to prosecute the agent here of a New England company for doing an unauthorized business in Missouri, and yet be certain that a Missouri company is taking risks in the New England States contrary to the provisions of their statutes."

HOW A KANSAS COMPANY DIED.

An officer of the Kansas Insurance Company, of Leavenworth, (organized in 1864, died in 1876,) says:

"Its failure was not attributable to anything in connection with its investments. The failure grew out of the folly of a small company trying to do business all over the United States, and going into the most dangerous fields of insurance. The company did a profitable business while it confined itself to the State of Kansas, but in the business that it did in California and Nevada, and also among the oil regions of Pennsylvania and the saw-mill regions of Michigan and Wisconsin, and through its general agency at New York city that wrote them on manifold special hazards and among the worst places of New England, the company wasted its capital and the profits that it made at home, and the only wonder is that it did not wreck quicker than it did."

ADMISSIONS.

During the Insurance year, the Companies named below have been admitted:

FIRE COMPANIES ADMITTED.

April 18, 1887, Firemen's Insurance Company, Dayton, O.
April 18, 1887, Rochester German Insurance Company, Rochester, N. Y.
April 5, 1887, Spring Garden, Philadelphia; withdrew January 18, 1888.
March 30, 1887, Security, New Haven, Conn.
September 13, 1887, California Insurance Company, San Francisco, Cal.

KANSAS ASSESSMENT LIFE COMPANIES ORGANIZED.

October 8, 1887, The Guaranty Fund Life Insurance Company, Wichita.

KANSAS MUTUAL FIRE COMPANIES ORGANIZED.

April 7, 1887, Kansas Home, Topeka.
August 1, 1887, Topeka Insurance Company.
November 29, 1887, Globe Manufacturers' and Wholesalers' Mutual Fire Insurance Company, Kansas City; retired March 1, 1888.
January 12, 1888, Arkansas Valley Insurance Company, Wichita.

LIFE AND MISCELLANEOUS COMPANIES ADMITTED.

July 22, 1887, Mutual Life Insurance Company of Kentucky, Louisville; withdrew March 1, 1888.
November 28, 1887, Prudential Insurance Company of North America, Newark, N. J.
March 1, 1888, American Steam Boiler Company, New York.
March 6, 1888, New England Mutual Life.
April 23, 1888, Metropolitan Plate Glass Insurance Company, New York.

INSURANCE IN KANSAS.

The Legislature of 1855, the first, passed no Insurance law. In 1857 two Companies were incorporated, the Leavenworth and the Palermo. Two were incorporated by the Legislature of 1859, and four in 1860. These laws were passed; no Companies were organized. In 1860 the word insurance first appears in a general law; it provides where actions may be brought against a Company.

The Leavenworth *Herald*, the first paper published in Kansas, was started September 15, 1854. The first number contains an advertisement of the Union Mutual Life Insurance Company, of Boston; A. J. Whitney, General Agent for Kansas and Nebraska. The paper, the Company and the agent are dead. There is no other Insurance advertisement in the first volume of that paper.

The date of the first number of the first paper, the *Herald of Freedom*, in

Lawrence, is October 21, 1854. Its first Insurance advertisement appeared December 29, 1855, of the Home Mutual Fire and Marine Insurance Company, of St. Louis; G. W. & W. Hutchinson & Co., Agents. Paper, Company, and most of the Hutchinson family dead. On the 26th of January, 1856, the publisher, George W. Brown, advertises himself as the Agent of the Union Insurance Company, of Pennsylvania. Four "Union" Companies still live in that State, and this may be one of them. And Dr. Brown is still on deck.

The first liberal Insurance advertiser in Kansas was D. R. Anthony, in Leavenworth, beginning in 1857. He and his Companies are still alive. It pays to advertise.

The Report of the first State Auditor, George S. Hillyer, for the year 1861—dated Jan. 1, 1862—has no mention of Insurance. The same is true of the second Auditor, David L. Lakin, dated Jan. 3, 1863.

In '63, a general act was passed for the incorporation of Kansas Fire, Marine, and Life Companies. Companies were required to file an annual statement, by Feb. 1st, with the Secretary of State, paying that officer \$5. He also received \$5 for the organization of a Company, and \$2 for an agent's license. In the same year a law was made relating to other State and foreign Insurance Companies. They received their certificates of authority from the State Auditor; renewals, July 1st; no fees.

The third Auditor's Report, Dec. 31, '63, is made by Asa Hairgrove. On pages 44 and 45 is a list of the "foreign Insurance Companies doing business" in Kansas, with the names of their agents. There are 13 Fire and 3 Life Companies.

In '64 both of the laws last named were amended. In '65, '66, '67, '69, '70, '72, and '74, there was no insurance legislation.

Auditor Hairgrove made the fourth Report, Dec. 31, 1864. Half of page 36 gives the names and agents of 13 Fire Companies and 1 Life.

The fifth Report is made by Auditor J. R. Swallow, Nov. 30, '65. On page 58 there is a list of the Companies and Agents, 19 Fire, 7 Life, and 2 Accident Companies.

The sixth Report, by Auditor Swallow, is dated Nov. 30, '66. For the year ending Feby., 1867, there are 61 Insurance Companies authorized to do business in the State—40 Fire, 16 Life, 3 Casualty and 2 Live-Stock. No names of agents.

In 1868 there was a revision of the laws; Stock and Mutual Companies are provided for; every Company is required to pay \$50 to the State Treasury for schools before the Auditor issues a certificate of authority; the Auditor receives \$2 for an agent's license.

The seventh Report is made by Auditor Swallow, Nov. 30, '67, for the Insurance Year ending February, 1868. There are 32 Fire, 21 Life, 4 Casualty and 1 Live-Stock Co. No fees reported in any of these Reports.

The eighth Report, by Auditor Swallow, is dated Nov. 30, '68, for the Insurance Year ending in Feb., '69. No allusion to Insurance in the read-

ing matter of this or any previous Report. About one page given to Insurance; no agents given. There are 68 Companies, 32 Fire, 33 Life, 2 Casualty, and 1 Live-Stock. Great activity in the Life business; mushroom Companies. No fees reported.

The ninth Report, by Auditor A. Thoman, Nov. 30, '69. No receipt of money accounted for. There are 70 Companies, 44 Fire, 24 Life and 2 Casualty. The location of the Company is often omitted; no names of officers of Companies have ever been published; no agents are given.

The tenth Report is by Auditor Thoman, Nov. 30, '70. Insurance is alluded to for the first time in the reading matter: "A report of the Insurance branch of this Department will be furnished at the end of the Insurance year." It was not. No list of Companies, no receipts.

The Auditor was investigated on Insurance matters in 1871. Col. James D. Snoddy was chairman of the committee. (See Senate Journal, 1871, p. 590.) It was found that the Auditor had received some \$12,000 from the Insurance Companies, besides his fees; that he retained such money from six to eighteen months before turning it over to the State Treasurer, and that he gave authority to Companies regardless of the fact whether they had or had not paid the school fund fee of fifty dollars to the Treasurer. This Auditor, who had other financial eccentricities, and who had been twice elected by Republicans, very naturally left that party and ran for office the next year as a Reformer. It was time to end this slipshod business; fees for the Auditor, no protection to the people. The new Insurance year began March 1, 1871, and on that day the law creating the Insurance Department was approved. Very soon a strong man, Judge Webb, was placed at the head of it.

IN CONCLUSION.

The thanks of the people are due to Mr. Billingslea and to Mr. Will C. Smith for their honest, intelligent and faithful services in this department. There is a good deal of work to do, and it has been well and promptly done.

Insurance is a marked feature of modern life. It is not three centuries old, and yet it is almost as pervasive as the atmosphere. Every home is insured. A merchant is not given credit on his goods unless his building and stock are insured. Every prudent young man insures his life. It is hardly an exaggeration to apply the words of Scripture to Life Insurance. It is "eyes to the blind and feet to the lame; it delivers the poor that cry and the fatherless that have none to help them; it causes the widow's heart to sing for joy, and upon it comes the blessing of him who is ready to perish." Through its agency hundreds of millions of dollars are distributed from the prosperous and the healthful to the dependent and the helpless. It makes lighter the pain of him who dies and relieves the sorrows of those who survive. In the darkest hour this beneficent agent extends

over the bereaved and afflicted the rainbow of hope, and changes want and penury to prosperity and comfort. Even in our ashes the love for wife and child lives and blooms. Insurance should be classed with the Sanitary Commissions, the Asylums and the Hospitals that distinguish our age from all that have preceded it. It is forethought and benevolence organized; prolonged by a corporation—a body made by men to outlive men. There is a great gulf between the era when brute force was king and ruler and our own times, when common sense and prudence prevail, and when the sight of human weakness is an incentive to pity and help, and not the cause of contempt and brutality. Insurance had its origin in common sense. When ten or thirty men in London had each a ship at sea they had sense enough, when they met at Lloyd's coffee house, to write their names under a contract of indemnity by which they agreed to bear each other's burdens. In other countries like dangers gave birth to like results, and the system of Modern Insurance was born. Man has traveled a long way forward when the promotion of the well-being of all supplants the bludgeon of contentious rivalry. Underwriting came to be a business, governed by business principles; these principles and customs had the force of law; became law. It is a growth; it constantly improves; it lightens the burden on the weak and poor; every year it broadens its field and scope.

Men do not organize Life Insurance Companies or hold stock in them from motives of benevolence or philanthropy; but the results of their acts are hardly less beneficial to humanity than the relief given by the whole range of charities of Church, of State, and of private benevolence. This branch of Insurance is also a growth, a system based upon the broad and settled facts of human experience—the length of life, the value of money, the stability of society. It improves slowly, prudently, surely. There are men who tell you that it is all wrong; that they have a new plan which will supplant it to-morrow; but it is as easy to supplant the multiplication table as it is to change the laws of life and death.

These facts are the commonplaces of Insurance, known to all sensible persons. So good is its name, so grand is its work, that every modern land abounds in miscreants who steal its livery to serve the devil in. They take your money and promise to return it a thousand fold in the event of fire, disaster, or death. Their promise is a lie; their treasury is bankrupt. In my very brief and imperfect administration of this Department I have every day heard the voice of the poor man and the poor woman who has been robbed by base and infamous wretches who promised, for pay, to give Insurance. This has been done in Kansas, the State of our pride, our love, our hope; done by men living here, done for years, and done ten thousand times. I should deem myself unfit to live if I did not do everything in my power to strike down the hands of these infamous men—men who have betrayed and robbed the poor, the helpless and the ignorant—and to hand their names down for perpetual execration. It is not fit that Kansas should longer endure the shame of pocket-picking in the name of Insurance.

THE HILLMON CASES.

BY CHARLES S. GLEED, ESQ., OF TOPEKA.

PRELIMINARY.

The Hillmon cases in the United States Circuit Court for the District of Kansas are styled:

SALLIE E. HILLMON *vs.* THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.
SALLIE E. HILLMON *vs.* THE NEW YORK LIFE INSURANCE COMPANY OF NEW YORK.
SALLIE E. HILLMON *vs.* THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

These cases were docketed on the 18th of July, 1880.

The first trial was at Leavenworth, in June, 1882, before the Hon. Cassius G. Foster, of the United States District Court for the District of Kansas, the attorneys being L. B. Wheat, John Hutchings, R. J. Borgolthaus and S. A. Riggs for the plaintiff, and George J. Barker and James W. Green for the defendants. The jurors were as follows: R. B. McClure, Thomas White, James M. Walthal, Wm. Stocklebrand, E. H. Hutchings, Leonard Bradley, J. T. Fulton, Daniel Horville, William Lyons, J. S. Tood, John P. Gleich, and Samuel Kieser. This jury failed to agree, seven being for the plaintiff, and five for the defendants.

The second trial was at Leavenworth, in June, 1885, before the Hon. David J. Brewer, United States Circuit Judge, the attorneys being L. B. Wheat, John Hutchings and Samuel A. Riggs for the plaintiff, and George J. Barker, J. W. Green and Charles S. Gleed for the defendants. The jurors were as follows: B. M. Tanner, J. P. G. Creamer, C. O. Knowles, H. D. Shepard, Nelson Giles jr., R. H. Stott, G. W. Greever, Wm. N. Nace, Joseph Kleinfeld, Wm. H. Hamm, H. A. Cook, and P. B. Maxson. This jury failed to agree, Messrs. Tanner, Kleinfeld, Stott, Maxson, Creamer and Shepard being for the plaintiff, and Messrs. Greever, Knowles, Giles, Cook, Nace and Hamm for the defendants.

The third trial was at Topeka, in February, 1888, before the Hon. O. P. Shiras, Judge of the United States District Court for the Northern District of Iowa, the attorneys being L. B. Wheat, John Hutchings and Samuel A. Riggs for the plaintiff, and George J. Barker, J. W. Green, Charles S. Gleed and William C. Spangler for the defendants. The jurors were as follows: Samuel Kozier, Jacob Moon, J. S. Bouton, A. S. Davidson, N. S. Miller, Riley Elkins, J. S. Earnest, John W. Farnsworth, Enoch Chase, Furman Baker, G. W. Coffin, and J. P. Rood. This jury agreed on the second ballot, rendering a verdict for the plaintiff.

The cases are now (April, 1888) in the Circuit Court pending the argument of a motion for a new trial. If this motion is overruled, an appeal will probably be taken to the United States Supreme Court.

In stating the facts in this controversy, the writer has confined himself to the evidence adduced at the second and third trials, except as otherwise indicated; and, though sure that the companies are in the right, he still feels bound in this sketch to make a clear distinction between the facts and his construction of them—between citations from the evidence, and his opinions. Aside from his knowledge of

the cases as an attorney, he was one of the first newspaper reporters to become familiar with them, and has a personal acquaintance with most of the witnesses. Such familiarity gives him a knowledge of many facts which, under the rules of evidence, cannot go to the jury, but which might properly appear here. He has thought best, however, to avoid criticism by confining himself to what appeared or was closely suggested in court, and to further give both sides of the case a hearing by quoting the reports of the arguments made by the plaintiff's counsel at the trial at Leavenworth. These reports were made in the *Daily Standard* by Henry C. Burnett, now of New Mexico, also one of the first journalists engaged on the case, and a thoroughly competent and conscientious reporter. All citations from the testimony of the second trial are from the bound volumes of reports made by Mr. F. O. Popenoe, the official stenographic reporter. If the writer has made errors of any sort in quoting the evidence, they are certainly trivial and unimportant, as the utmost accuracy has been desired.

HILLMON AND WIFE, BEFORE HILLMON'S DISAPPEARANCE.

IN EVIDENCE.—John W. Hillmon was born in Indiana, in 1845, and was therefore about thirty-four years of age at the time of his alleged death near Medicine Lodge, Kansas, March 17, 1879. He came to Kansas with his father, who settled near Valley Falls, Jefferson county, Kansas. He attended school more or less, and then became a cattle-herder and farm laborer, working for various farmers and cattle-men in Jefferson, Leavenworth and Douglas counties. He entered the army in 1863, at eighteen years of age, and remained about one year. In 1874 he went to Colorado, and worked in the mines at Quartzville and Central City as a miner and mining-boss. In 1876 he returned to his home in Kansas, and resumed his occupation as cattle-herder. He left Kansas again in 1876, going to Sweetwater and Reynoldsville, Texas, where he engaged in killing buffalo, gathering buffalo bones and hides, and in hauling freight. He returned to Kansas via New Mexico and Colorado, selling the ox teams of his Texas outfit at various points on the return trip, and arriving at Lawrence in August, 1877. For a time he bought and sold hogs in Lawrence. On or about December 15, 1878, he left Lawrence for a trip to Wichita, Dodge City, and other western and southwestern points, as he said, to find a cattle ranch, leaving Wichita December 26, 1878.

The following extracts from his pocket journal will show the character of this first trip, the journal or memorandum book having been taken from the body of the man killed near Medicine Lodge on the 18th day of March, 1879:

"John W. Hillmon's book; residence, Lawrence, Kansas. Mrs. S. E. Hillmon, corner Henry and Alabama streets, Lawrence, Kansas. Traveling companion, J. H. Brown; residence, Wyandotte, Kansas.

"My first memorandum I lost after I had been out a few days, so I replaced it with a new one. Could not recall all that I had in my first, but placed my dates correct. I lost it the second day from Wichita, together with some cough medicine; I had caught a severe cold at Wichita, and provided for it. Colds are numerous through this part. Prescription, Bon Bay root.

"DECEMBER 18. I left Lawrence on the 18th of December, 1878, for the purpose of looking up a stock ranch in the southwest. Went by way of the Atchison, Topeka & Santa Fé to Wichita. Arrived at Wichita at twelve at night. Found snow about three inches deep.

"DECEMBER 19. On the morning of the 19th looked around town during the day. Wichita is a lively town. Streets are full of teams every day. They will face the storm to go to the city.

"DECEMBER 20. Rather warm overhead. The snow melting some. Wrote a letter home, and one to Baldwin. Looked around some for a team. Did not get any up to this evening.

"DECEMBER 26. Started early for the west. Turned cold and began to storm. Drove all day, nearly facing the storm. The country is dotted with houses all over the prairie. No timber and no accommodations to amount to anything. Stopped at night about 25 miles from Wichita. Their principal fuel is corn stalks.

"DECEMBER 27. Cold. A long drive through rather an unsettled country. Jack frosted his feet.

Had to break road most of the way. Snow drifted pretty bad. Horses as well as us was very tired. Stopped for the night with some Hoosiers, though they made us very comfortable.

"DECEMBER 28. Drove thirty-five miles, and arrived at Medicine Lodge about four in the evening. The weather has been so cold, and the scarcity of fuel has prevented us from camping out. There is no timber from here to Wichita, about a hundred miles. Settlers have to haul what timber they use forty or fifty miles. Received a letter from L. Seelig, Lawrence, Kansas. Did not receive any word from home.

"DECEMBER 29. At Medicine Lodge. Snowed during the past night. Too cold to travel. Remained in town. Wrote a letter home. Went to church at night. Medicine affords a very good congregation for a new and frontier town.

"JANUARY 6. After looking around we find that we have broke our wagon. Will have to go back to Sun City to get it fixed. The wind is blowing very hard and cold. I think something very strange will happen soon. It has not snowed any since yesterday. Have just had a good time after our horses. They got loose and ran all over the country. Think they are done running for a while except they are hitched up. Last night was very cold and blustery. This morning, the 7th, threatened snow. Wind cold from the north. We are in camp on the Medicine river, at Myers's ranch, about twelve miles west of Sun City. Jack is complaining with cold. Nothing to do to-day except set by the fire, and it smokes so we can hardly see at times. This kind of weather will make one almost curse camp life, and himself for being so silly as to start on a trip of this kind during the winter months. I have prophesied a cold winter this winter, but so far it has overreached my expectations. My opinion was formed by the extra quality of all kinds of furs, both small and large. Muskrats in the north build higher than they was known to for years. The sun goes down to-night dark with snow and wind. I think it has been about as blustery an afternoon as I have ever witnessed. This kind of weather is what will condemn this part of the country for stock. It will be almost impossible to save near all of the stock. Admitting it a good country, why was man made to drift in the world like wild animals? I guess the intent was good, and our life what we make them. I would freely give fifty dollars if I had postponed my trip until one month later at least. I think then a man would have some show to travel with safety, while now he has but very little.

"JANUARY 8. Rather pleasant overhead. Old man Myers came down to camp and talked until we both had the headache. He thinks himself the pioneer of Kansas, and has only been in the country about four years. He says woman is a swindle, and that everyone knows. At least his, for they look worse than h—l sewed for murder. We have concluded that we will set in camp a day or two longer, and see what the weather is going to do. A fair prospect for a good day to-morrow.

"JANUARY 12. We left Medicine river early in the morning. It had every appearance of being a beautiful day. Traveled northwest. Crossed the head of Spring creek, near Bannister's ranch. We found the road very rough and tiresome. The sand hills numerous. Snow badly drifted in many places. We put up for the night at Smith's ranch, 14 miles southeast of Kinsley. I should like to own all this country, if I had it on a big hill or mountain where I could roll it down by sections. I think then I could save many from living out a miserable existence, which they are trying to do here on these bald prairies, without wood or coal to keep themselves warm. If the country affords such, many of them are not able to buy, but burn corn stalks and hay.

"JANUARY 20. Warm and pleasant overhead. Roads very bad. Mud and ice. Arrived in Wichita in the afternoon. Think we will wait a few days and see if the traveling will get better. Think will go south to the Nation line next time.

"JANUARY 22. At Wichita waiting for the roads to get a little better. They are very muddy. The weather looks some like a storm again, cloudy and dark. Wichita is packed with teams in the streets. I think it is the boss town of Kansas for business. Hogs seem to be in great demand. Buyers are quarreling over them to-day. They are bringing \$2.60 for good ones. Wheat 54 cents. Corn is selling at about 18 cents. Wichita is having a glorious time, that is, the praying portion of the city. 22d. Went to church in the evening. Thought it would last all night. They have several mourners—fish for the preachers.

"JANUARY 25. Started home morning at 5 o'clock. Arrived at Lawrence half-past three evening. Met Mr. Wiseman of the Mutual Life, Topeka.

"JANUARY 26th and 27th at home.

"JANUARY 28. Left Lawrence 12.40 by A. T. & S. F. for Wichita. Weather damp and cloudy. Arrived at Wichita at 10 in the evening.

"FEBRUARY 8. Still I remain in Wichita waiting for the roads to get in a passable condition. They are very bad. I think I have never did as hard work in my life as I have done in the past six weeks. It is killing me almost by inches to loaf around and do nothing as I have been doing of late. I think I will leave here within a day or two, if I have to go home.

"Monday, 17th. Cloudy and cool. Am at home in Lawrence.

"18th, 19th and 20th at home.

"21st and 22d at Levi's. [Baldwin's.]

"23d. Came home in the evening. Very warm. Don't see as there is any good to grow out of me trying to keep track of my misdeeds, while I am apt to err as anyone. And that I would be sure ashamed not to make a memorandum of, and only show up the best parts as others have done before me. I do not want to be an exception to the rule or make any new ones so to keep from answering any hard questions. If anyone should want to know where I spent my evenings I will say to them I have forgotten to make a memorandum of the time, and my memory is bad, as I never charge it with anything, and of course cannot answer promptly. So ends this part at Lawrence.

"February 23, 1879.

(Signed) J. W. HILLMON."

On January 25, 1879, Hillmon went from Wichita to Lawrence, for a few days, and returned to Wichita, leaving there on March 4, 1879, on his next and last trip, prior to his disappearance at Crooked creek, a few miles from Medicine Lodge, Barber county, Kansas. The two Wichita trips in search of a ranch were exceedingly hard ones. He was accompanied by John H. Brown, who had also been his companion in Colorado and Texas, and the two men were at home wherever night overtook them.

Hillmon was married October 3, 1878, to Sally E. Quinn, about four and a half months before his disappearance. Hillmon and wife lived in one room in the house of Mrs. Judson, where they were married, in Lawrence. Mrs. Hillmon was a second cousin to Levi Baldwin, who lived near Tonganoxie, Leavenworth county, Kansas, and who was Hillmon's best friend. Mrs. Hillmon came to Kansas from Columbus, Ohio, at an early age, and had been employed at Lawrence as a family servant, and waiter in a restaurant, which was managed by her mother.

Hillmon was always a poor man. No one knows of his ever having had money or property of consequence except the train taken from Texas and sold in Mexico and Colorado (his possession of which is explained later), and two notes given to Hillmon by Levi Baldwin, and produced for the first time on the last trial. These notes were demand notes for about \$2,000 each, unsecured and undorsed. Three notes, signed "Hillmon & Brown," the signatures having been identified as the work of Hillmon, and the notes having been executed to McKamy & Anderson, of Texas, were introduced by the defendants to contradict the evidence that Hillmon had money above his debts. The Texas parties, to whom these notes were given, wrote to the City Marshal of Lawrence, saying that Hillmon was wanted. Hon. J. B. Johnson holds an unpaid note of Hillmon's for \$100, given by Hillmon for professional services, which note has never been collectible.

An accurate description of Hillmon at the time he was last in Lawrence is as follows: Weight, 165 pounds; height, 5 feet 9 inches; hair, brown; moustache, full; teeth, imperfect, and one gone; face, egg-shaped, and broadest through the temples; cheek-bones, medium, and not prominent or high; nose, straight and regular; jaws, tapering to the front; lips, closed; scar on back of head and on hand, and vaccination-sore on arm.

NOT IN EVIDENCE.—Hillmon and Brown bought the train which they used in Texas of McKamy & Anderson, and gave back the three notes for about \$1,600 each above referred to, and a bill of sale for the train. The train was taken to New Mexico and Colorado and sold as also above stated, and the notes were never paid. It was on this account that the police inquiry came from Texas to City Marshal Brooksby, of Lawrence.

Hon. W. N. Allen once paid a bond for about \$100 for Hillmon when the latter had been arrested in Jefferson county, with others, for brutally trying to force information out of an old farmer on the subject of horse-stealing.

COMMENT.—From all the evidence it appears that Hillmon was a rough character, familiar chiefly with the hard life of the soldier, the plainsman, the miner, the

hunter, and the cowboy; accustomed to seeing human life held cheaply; practically an outlaw; absolutely poor; without a definite occupation; with no particular respect for women, or home, or relations, or law. He was mentally active, however, and always had work or business of some kind in which he showed more or less cunning and shrewdness. His penmanship was better than ordinary, and his journal gives evidence of considerable crude thought. Such was John W. Hillmon at the time of his disappearance.

From all the evidence it seems that Mrs. Hillmon before marriage was a young woman of good character and industrious habits. As a family servant and waitress in a restaurant she supported herself, and perhaps assisted in the support of her mother and sister, her father being dead. Her marriage does not seem to have materially changed the situation, as her subsequent living arrangements were of the simplest sort. After the insurance quarrel began she entered on the interesting chapter of her life. In nine years she has traveled much and prospered fairly. She may or may not be married. She was not asked her name by any of the attorneys, but she was accompanied through the trial by a Mr. Smith, who is understood to be her present husband. Why her attorneys did not develop this fact, if fact it be, on the trial, the writer does not know.

THE INSURANCE TRANSACTION.

IN EVIDENCE.—Shortly after the marriage of Hillmon, which took place October 3, 1878, he went with his friend Levi Baldwin to the office of J. H. Blythe, attorney, at Tonganoxie, a small town in Leavenworth county, and asked his advice as to the best methods for securing insurance. Mr. Blythe was not a regular insurance agent, but he told Hillmon and Baldwin what he knew in the line of their inquiries.

On the 31st of October, 1878, Hillmon and Baldwin went to the office of A. L. Selig, a well-known insurance man in Lawrence, to whom Hillmon applied for insurance in the New York Life Insurance Company in the sum of \$5,000. On December 4, 1878, he and Baldwin again called on Mr. Selig and applied for a second policy on the life of Hillmon in the New York Life Insurance Company in the sum of \$5,000, and for a policy in the Connecticut Mutual Life Insurance Company in the sum of \$5,000. The New York Life Insurance Company issued policies on the applications made to it. The Connecticut Mutual was refused on technical grounds.

On the 4th day of December, the same day the applications were made, Hillmon and Baldwin called also on G. W. E. Griffith, of Lawrence, and made application for insurance in the Mutual Life Insurance Company of New York in the sum of \$10,000. The Mutual Life Insurance Company issued a policy as applied for. On February 14, 1879, Hillmon returned from Wichita to Lawrence, and applied for a policy in the Connecticut Mutual Life Insurance Company in the sum of \$5,000, which policy was granted. This gave Hillmon insurance for \$10,000 in the Mutual Life of New York, \$10,000 in the New York Life, and \$5,000 in the Connecticut Mutual, the total being \$25,000 in all. The annual premiums on this sum called for about \$60 a month. Hillmon made the first semi-annual payments, part in cash, and part by one note, the latter being given to Mr. Selig, agent of the Connecticut Mutual Company.

The insurance agents testified that they had never known of Hillmon's personal character or financial standing when the policies were issued, except that he was vouched for by Levi Baldwin as a cattle-man with money. Baldwin was a farmer, supposed to be in good circumstances, but subsequent evidence proved that he was bankrupt. Mr. J. S. Crew, as assignee of a bank, had to foreclose a mortgage on Baldwin's farm. Baldwin asked him to wait until the money was paid on Hillmon's insurance, as he would then have \$10,000. After the litigation commenced, Crew

would wait no longer, and the foreclosure was made, after which Baldwin removed to New Mexico.

One policy was declined because Hillmon wanted permission to ride fast after cattle and carry fire-arms. Hillmon's last visit to Lawrence seems to have been on a matter of life insurance, as a question had been raised as to the validity of his policy, on the ground that he had never been vaccinated. He objected to vaccination until assured beyond a doubt by the agents of the company that in case of death, his policy would be void, on the ground of his misstatements as to his having been vaccinated. On receiving this assurance, his reluctance was overcome, and he was vaccinated by Dr. J. H. Stuart, on the 20th day of February, 1879.

Dr. Phillips testified that in the fall of 1878, when living in Tonganoxie, Levi Baldwin at his office made some statements in regard to life insurance. He said: "Doc., would it not be a good scheme to get your life insured for all you can, and get some one to represent you as dead, and then skip out for Africa or some other d— place?" Phillips replied that it might be done, and that he presumed such things had been done. Baldwin thought it might be done "like a top."

Hillmon was never, by any of the agents, urged or solicited to take insurance. The proposition first came from him—an unusual occurrence—and the insurance granted was merely what he asked for. There seems to have been no special reason why he should take out insurance of any kind, as the country was quiet, no Indian raids had occurred in that locality for a long time, and the alleged object of the journey being one suggestive of a quiet and uneventful journey.

COMMENT.—It should be noted that Levi Baldwin was anxious to pile up insurance on Hillmon, but took none himself. The agents were doubtless in fault in issuing such insurance to such a man, but the backing of Baldwin was what secured it. Baldwin was a bankrupt at this time, though the fact was not generally known. Agent Griffith discovered the situation when too late, and conversed with Selig about it. The taking of \$25,000 worth of insurance by a man who had not the slightest prospect of ever being able to pay the annual premiums stamps the transaction as that of a villain or a business fool.

It is a fact that no insurance company can *afford* a reputation for not paying its losses. On the other hand, all must exercise the greatest possible caution, as no business is so frequently assaulted by would-be swindlers as this. Frauds on fire insurance companies are more numerous than on life companies—excepting in the matter of false statements as to health and heredity—but in both life and fire business the gravest frauds are attempted daily. In Kansas, the frauds on life insurance companies (including the Hillmon cases) are best exemplified perhaps by the Winner and McNutt case, these two men being now in the penitentiary for burning one Seiver in a house at Wichita, the body being passed off as that of McNutt, who was insured. It is a notable fact that this affair was invented in Leavenworth county, only a few miles from the home of Hillmon and Baldwin. Near Leavenworth lived a man at least up to three years ago, who was supposed to have jumped from a boat on the Hudson river and drowned, and to whose widow the insurance money due on his life was paid. For fourteen years that man lived quietly and securely within a few miles of the city. The case of Jacob Smith, of Atchison, who set fire to his packing-houses for the insurance, is remembered by all. In the little town of Eudora, Douglas county, some five years ago, a Dr. Clause insured his house and its contents for three thousand dollars. The property was burned and heavy insurance was paid over, but the finding of a watch, which was scheduled as lost, aroused the suspicion of interested parties, and enabled George J. Barker to force from the Doctor a confession and a complete restoration. The whole property insured was worth four hundred dollars. Not long ago the Travelers Insur-

ance Company, of Hartford, Connecticut, had a case where a man secured heavy insurance on his life, built him a small workshop or laboratory in the vicinity of Baltimore, where he was one day, so the papers said, elaborately and completely cremated. From a certain suspicious circumstance the company contested the case, and for three or four years braved the indignation of honest people generally, who believed the death to have actually occurred. Finally, as a result of a quarrel between the supposed dead man on the one hand and the wife and a mutual friend on the other, the man put in an appearance and all parties were punished. During all the time of this conspiracy the supposed dead man was but a few miles' distance away. These very brief illustrations are sufficient to clearly point out the fact, for fact it is, that no one interest in our country to-day is so persistently beset by plots and conspiracies as the insurance interest.

THE TRAGEDY AND THE INQUESTS.

IN EVIDENCE.—In that desolate camp on Crooked creek, two hundred yards from a sparsely traveled highway, on the 17th day of March, 1879, at about the hour of sundown, a man was shot through the head and killed. When farmer Briley returned with John H. Brown, who had notified him of the killing, he found a wagon and a camp-fire about twelve feet apart, and near the fire was the man who had been shot. The bullet from a calibre-44 gun had entered the skull one and a half inches above and one inch in front of the auditory meatus on the right side, and had passed out on the left side one inch above the auditory meatus. The feet of the body were towards the fire, and the head was supported on a few fagots. The dead man's hat was burning in the flames.

John Brown said the dead man was Hillmon, and that in taking the gun out of the wagon in preparing for bed, he (Brown) had caught the hammer on the wagon-box or a blanket and the gun had been discharged. He heard a groan, turned, saw Hillmon stagger and start to fall, and running to him caught him in his arms and swung him around away from the fire. He then took a horse and went for the nearest farmer. The following morning Mr. Paddock, a justice of the peace, held an inquest, after which the body was carried to Medicine Lodge, where another inquest was held. After the second inquest the body was buried, and Brown and Levi Baldwin and Alva Baldwin had brought material to the grave to fence it, when Major Theodore Wiseman and Mr. Tillinghast, insurance agents, and Col. Sam. Walker, all of Lawrence, arrived and insisted on exhuming the body for identification.

From the hour that the disinterment took place, Walker, Wiseman and Tillinghast have been sure that the body was not Hillmon. Levi Baldwin has said it was Hillmon. Brown, who is the only person who can absolutely know, has sworn both that it was and that it was not; while Alva Baldwin, brother of Levi Baldwin, and one of the most intimate acquaintances of Hillmon, has never appeared in court. Why the plaintiff has not called him is not known. The defendants have feared him because of his relationship to Baldwin and Mrs. Hillmon.

Before the parties from Lawrence reached Medicine Lodge, Brown wrote to Mrs. Hillmon a touching letter, which, for the purpose of breaking the news to a waiting bride that her husband had been stupidly killed and hurriedly buried in a strange land, only twenty-four or forty-eight hours from home, in winter, may be considered a model. The letter was as follows:

"MEDICINE LODGE, KANSAS, March 19, 1879.

"MRS. S. E. HILLMON: I am sorry to state the news that I have to state to you. John was shot and killed accidentally by a gun as I went to take it out of the wagon, about 15 miles north of this place. I had him dressed in his best clothes, and buried in Medicine Lodge graveyard. I shall wait here until Mr. Paddock hears from you. If you will leave me to take charge of the team, I will dispose of them to the best advantage, and take the proceeds, and when I come back to Lawrence I will relate the sad news to you. Probably you have heard of it before you get this letter.

Yours truly,

JOHN H. BROWN."

Arriving at Lawrence, the dead body was met at the station by Mr. C. W. Smith, the undertaker, who had received a dispatch from Levi Baldwin, asking him to take charge of the remains. The body was taken to the undertaking establishment and properly cared for in the matter of treatment for preservation. It was then placed in an out-house used for the purpose, where it could be seen by all who desired to do so. Mrs. Hillmon debated as to whether she should see the body or not, but finally went to look at it. On her first visit it was being prepared for preservation and burial, and she made a second visit. The physicians and others saw it, as hereafter shown. The body was removed to Oak Hill cemetery and buried, but was again taken up and photographed—two negatives, a front and a side view being taken. The side view was taken first, then the front view. The latter showed the nose in a broken-down condition on one side. The Coroner of the county, Dr. Morse, held an inquest, J. W. Green being then County Attorney. The jury returned a verdict, as hereafter stated, to the effect that the body was not Hillmon's.

The body was minutely described by the physicians as follows: Weight, 147 pounds; height, five feet eleven and five-eighths inches; hands, long and slender; foot, ten and one-half inches long; hair, dark brown, nearly black, heavy, long, and wavy; mustache, thin and stubby; teeth, large, white, perfect, and firmly set; face, long and thin, narrowest through the temples; cheek bones, high and prominent; nose, Roman, and highest near the center; lips, parted, and the upper short, showing the teeth; jaws, strong and square, as shown by cast of teeth; stomach and bowels, entirely empty; vaccine scab on arm, fourteen days old; free from scars on head or hands.

IDENTIFICATION OF THE BODY.

IN EVIDENCE.—Mrs. Hillmon, John Eldridge, a stable-keeper, Will Covey, a teamster, Levi Baldwin, John H. Brown, Dr. Fugate, a veterinary surgeon, Mr. Rahskopf, a dealer in hides, and five men—Derrick Updegraff, H. M. Davis, J. W. Uppeman, Clark Gilmore, and E. M. Byerly—at Medicine Lodge, were the witnesses who swore that the body was that of John W. Hillmon. Covey, Fugate and Rahskopf did not know Hillmon intimately, and the five men at Medicine Lodge merely testified that the dead man was the man they had seen in the wagon with Brown going west. The Medicine Lodge witnesses did not know Hillmon personally, but believed that the dead man was the man they had seen briefly, as above described. Mr. Riggs spent considerable time in and about Medicine Lodge working up this line of evidence.

Mrs. Hillmon, immediately before the body reached Lawrence, went to the office of G. W. E. Griffith, in response to a letter from Griffith asking her to call and take steps to make proof of death. At Griffith's office Mrs. Hillmon met Griffith and A. L. Selig, insurance agents. They asked her for a description of her husband. Both Griffith and Selig testified that she seemed unable or unwilling to give any description. They attempted to take down what she answered, but stopped trying, as they could get nothing definite from her. What they did get down on paper in the beginning was given to County Attorney J. W. Green, to the best of Mr. Griffith's recollection. Mr. Green never remembered having seen anything of the sort. Mr. Selig says that Mrs. Hillmon said that she did not know her husband very well. At the inquest Mrs. Hillmon was accompanied by her first attorney, Mr. R. J. Borgholtshaus. She produced pictures of her husband, but would not answer satisfactorily questions put to her by the County Attorney and the coroner's jury. When asked how much hair her husband had, she answered that he had more than Mr. Green. As that gentleman was bald, this wild dash of levity afforded a pleasing break in the melancholy course of the proceedings.

The jury found the body to be that of an unknown man feloniously shot by John H. Brown. Four of these jurymen—E. B. Good, J. W. Adams, W. O. Hubbell, and

Andrew Tosh — knew Hillmon well, and swore that the body was not that of Hillmon. The same was sworn to by W. H. Lamon, the photographer who took the pictures of Hillmon, exhibited by Mrs. Hillmon, and also the picture of the dead man; Col. Sam. Walker, who saw the body when it was first exhumed at Medicine Lodge; Oliver Walker, who had frequently cared for Hillmon's horses at his father's stable; Theodore Wiseman, who was also at the opening of the grave at Medicine Lodge; A. L. Selig, Mr. Tillinghast and G. W. E. Griffith, insurance agents; Edward Monroe, a hackman who had carried Hillmon; George Gould, an implement dealer; Joseph Bebout, a farmer; Wm. Brown, another farmer (the three latter having done business with Hillmon); Wm. Brockelsby, City Marshal of Lawrence, who at the time of the disappearance was looking for Hillmon on information from the Texas parties who had lost their teams; Frank L. Woodruff, merchant, who had traded with Hillmon frequently; Dr. V. G. Miller, who examined Hillmon for his policy in the Mutual Life Insurance Company of New York, and who knew him well; Dr. J. H. Stuart, who examined Hillmon for his policies in the New York Life, and who vaccinated him on the 20th of February; and Dr. C. V. Mottram, who also knew him.

Dr. Stuart met Hillmon in Selig's office October 31, 1878, and on that day examined him for life insurance. Early in December he examined him again for another policy. On the 20th day of February he vaccinated Hillmon at two points on the left arm. Hillmon consulted him five or six times about the vaccination.

All or practically all of the witnesses above-named as having sworn positively that the body was not that of Hillmon, based their belief, first, on their general inability to recognize the dead face; and, second, on the facts that the dead man, as compared with Hillmon, had very much darker hair, higher cheek-bones, a broader chin, a more Roman nose, larger hands and longer arms, better teeth, larger feet, and a longer measurement. Not all of these witnesses testified to all of these facts, but all testified to some of them, and nearly all to nearly all of them.

An important branch of the testimony of identification was the tooth testimony. The following-named witnesses, thirty-eight in number, testified that Hillmon had a defective tooth, or was minus a tooth altogether from the front part of the upper jaw, most of them locating it on the upper left side, immediately in front of the eye tooth: Major Wiseman, Colonel Sam Walker, Oliver Walker, William Hogan, Jackson Hogan, Tinnette Korkadel, Charles Snow, Josiah B. Brown, James T. Cameron, Mrs. M. J. Dart, Dr. V. G. Miller, Frank H. Hatch, J. E. Taylor, W. S. Angel, H. D. Marshall, Mrs. Wm. T. Faxon, Joseph Bebout, Claude Holliday, Harriet Adams, James A. Adams, E. L. Emmons, Mr. Rothwell, R. A. Brown, Joshua Wilson, William Brockelsby, Mrs. Smith, Wm. T. Faxon, Mary Carr, Margaret Jane Kaufman, Jackson Taylor, Robert Blake, S. D. Nixon, Mrs. Harris, W. W. Nichols, George A. Nichols, Mrs. Geo. A. Nichols, Maggie J. Dixon, and Jefferson Schleppy. Wiseman remembered that there was something imperfect about Hillmon's front teeth. Colonel Walker remembered that once when lying on a bunk in his stable, Hillmon came to the place where he was lying, and hung his overcoat on a nail over him. While they were in this relative position, Walker noticed the absence of one tooth in the front part of Hillmon's upper jaw, and remembered it at the time because his son Oliver had lost a tooth in exactly the same place. Oliver Walker remembered the same circumstance—the absence of the tooth—because of having himself lost a tooth from the same place. Wm. Hogan remembered a defective tooth. Tinnette Korkadel, of Valley Falls, was a schoolmate of Hillmon's, and for many years an intimate friend of the family. She remembered that as a boy Hillmon had a black or discolored tooth on the left front of the upper jaw. Hillmon was once very attentive to her. James T. Cameron knew Hillmon when both were farmers in the same neighborhood. They once had a conversation with reference to the missing tooth.

Cameron swore positively that the tooth next to the upper left-hand eye tooth was gone. Mrs. M. J. Dart, who had seen Hillmon and Mrs. Hillmon at her house, swore positively as to the missing tooth. Mrs. Faxon was at the house of Wm. T. Faxon, whom she subsequently married, when the first Mrs. Faxon was ill. Sallie E. Quinn was a domestic in the employ of Mrs. Faxon at that time. One day she received a call from Mr. Hillmon, and Sallie asked Mrs. Faxon what she thought of her choice. Mrs. Faxon replied that she liked him much, but that it was a pity that he had lost a front tooth. Wm. T. Faxon on that occasion noticed the absence of the tooth, and as he had been buying false teeth for his wife, made some remark as to how much it would cost to put a false tooth in Hillmon's mouth. This remark caused his wife some annoyance, as she considered what was said as a complaint about the expense which she had thus incurred. Mr. and Mrs. Faxon swore positively as to the missing tooth. Josiah Wilson knew Hillmon near Tonganoxie. He swore positively that Hillmon had a tooth out of the left front of the upper jaw. Claude Holliday knew Hillmon intimately, and remembered the absence of the tooth. He mentioned one time in particular when the absence was more than usually noticeable, because Hillmon laughed. George A. Nichols and his wife, Hillmon's sister, formerly Mary E. Hillmon, both testified positively to the absence of a tooth from their brother's upper jaw on the left side, front. Mr. Nichols had known Hillmon since 1865, and had been his most intimate friend. He first noticed the entire absence of a tooth in 1872, but before that had noticed for many years that a tooth was discolored. W. W. Nichols, brother of G. A. Nichols, knew Hillmon intimately, and swore that one of his upper front teeth was either out or defective. Dr. Miller, in making his examinations of Hillmon for insurance, noticed the absence of a tooth from the left front of the upper jaw. Jefferson Schleppy, cousin to Hillmon, testified to the absence of the tooth.

NOT IN EVIDENCE.—Dr. Howe, a Lawrence dentist, now living in the City of Mexico, says that some time before the Hillmon affair became notorious, two men called upon him to have an artificial tooth made for the position in front and next to the eye-tooth, on the left side of the upper jaw. He did not know Hillmon, but identified Brown as the other of the two men. His books were destroyed, so that any entries which he might have made could not assist him in identifying the men. The plate was never called for, and Mr. Howe lost what he had in the job.

COMMENT.—The cross-examination of all these witnesses elicited the fact that there were many persons with whom they were intimately acquainted, the condition of whose teeth they could not tell. They were asked about the merchants with whom they dealt and other people with whom they were well acquainted, various questions as to teeth, limbs, etc., the majority of which questions they were unable to answer as definitely as they were swearing on the subject of Hillmon's lost tooth.

A small item in the testimony of identification related to the hair. One of the Walters sisters testified in a general way that her brother's temples were bare. A witness for the plaintiff swore from the looks of the pictures that the hair of the dead man grew over the temples. Hillmon's hair was an ordinary brown. Walters had hair almost black; so had the corpse. The testimony as to the quality of Walters's hair and Hillmon's was mixed—some saying one way and some another—the difficulty evidently being that no two witnesses had the same standard of comparison.

Another item of importance was the fact that the clothes of the dead man were slightly too small for him. This was observed by the members of the coroner's jury, the undertakers, and the physicians.

Another important branch of the testimony of identification was the vaccination testimony. Dr. Stuart vaccinated Hillmon on the 20th of February, and on the 25th

the vaccination was found to be "working" well. The dead man was killed on the 17th of the following March, 27 days from the date of the vaccination. The vaccination scabs on the dead man's arm were found to adhere closely to the arm, and had to be removed, if at all, with force. The area of the vaccination was cut out by Dr. Stuart from the arm of the dead man and preserved in alcohol. It was of no possible use to anybody, and so was thrown away when Dr. Stuart removed from Lawrence. The plaintiff maintained and the physicians testified that the course of a healthy vaccination would have left the arm practically well in a period of twenty-seven days. As the vaccination scabs showed the vaccination to be a perfectly healthy one, so far as could be determined by careful examination, the physicians for the defendants, Drs. Miller, Mottram, Morse, Stuart, Branstrup, Alexander, Jones, and Hibben, gave it as their opinion that the vaccination marks on the dead body could not have been from the vaccination of Hillmon done on the 20th day of February. All these physicians, as well as several called by the plaintiff, testified that an unhealthy condition of the body or an accident might have prolonged the life, so to speak, of the vaccine sore, and it was this remote general possibility which was relied on to nullify the defendants' testimony on this subject.

COMMENT.—The physicians were practically a unit on the subject of vaccination. All maintained that the progress of a perfectly healthful and uninjured vaccine sore was definite and certain; that an injury, like a blow, or any gross impurity of the blood, would prolong the sore; and that any sore so prolonged would have a different appearance from the perfectly natural vaccine sore. The sore on the dead man was a perfect vaccine sore, as sworn to by the four physicians who saw it.

Another important branch of the testimony of identification was that in relation to the condition and contents of the stomach of the dead man. Brown and Hillmon, according to the testimony of the former, had eaten a meal of bacon, bread and coffee about an hour before sundown on the afternoon of the killing. The physicians, testifying for the defendants as above named, gave it as their opinion that the occurrence of death at the length of time mentioned after eating, in cold weather, would cause evidences of undigested food to be found in the stomach. The post-mortem examination only revealed a small quantity of mucus. The physicians agreed that digestion under some circumstances could go on after death—that is, given food and gastric juice in a stomach not too cold, a chemical action would take place which would result in the dissolution of the food. Such action would take place in any receptacle as well as in the stomach. The greatest range of temperature given as permitting this chemical action was between zero and boiling point, Fahrenheit. It was also shown that if the food in the stomach of the dead body had become decomposed—particularly if it had become decayed and gaseous—the rough riding from Medicine Lodge to the railroad station at Hutchinson, and from Hutchinson by cars to Lawrence, might have dispersed such gases by the process described as analogous to the process of perspiration. The majority of the physicians gave a good deal of latitude to all their opinions on this subject of digestion, although the majority were clearly of the opinion that if the meal described had been eaten as described, and the man killed as stated, in a condition of unusually cold weather as proven, the chances would be largely in favor of the stomach showing signs of undigested food, particularly as the stomach itself was in good condition.

COMMENT.—The testimony on the subject of digestion was very interesting, but was certainly not very tangible and conclusive for the jury. It would undoubtedly be summed up by a strictly impartial observer as having the effect of showing that the theory of the defendants was a very plausible but not conclusive one.

Another important branch of the testimony of identification related to the respective measurements of Hillmon and the dead man. A certified copy of Hillmon's enlistment in the army at 18 years of age shows him to be five feet eight inches high. His discharge a year later showed the same height. In his application for insurance in the Mutual Life, Hillmon gave his height as five feet eleven inches. All other policies were copied from this—at least in the matter of height. Dr. Miller, examiner for the Mutual Life Insurance Company, testified that Hillmon called at his office, and stated to him that he had made a mistake in giving his height. The Doctor then measured him in the presence of Selig, and made a memorandum on a blank leaf of his office ledger as to the result of that measurement, which was five feet nine inches. The memorandum in the ledger was written out in full, dated, and sworn to as having been made at the time of the measurement, and as accurately recording the results of that measurement. The memorandum itself was not admitted as evidence, but the Doctor was permitted to hold it in his hand, and from it refresh his memory as he testified. Mr. Selig was present when this measurement was made, and knew all about it, excepting that he could not swear that he actually examined the measuring-line himself as it was applied to the wall. The memorandum made was as follows:

"LAWRENCE, KANSAS, December 17, 1878.—John W. Hillmon called on me and reported a slight mistake in his height. He, Hillmon, is five feet nine inches, in place of five feet eleven inches, as stated in his policy for life insurance in the New York Mutual. V. G. MILLER."

Hillmon also stated the correction as to height to Dr. Stuart, but no memorandum was made of it.

The witnesses as to Hillmon's height—to the effect that he was five feet nine inches high—were J. H. Stuart, Dr. V. G. Miller, Major Theo. Wiseman, Joseph Bebout, A. L. Selig, W. W. Nichols, Geo. A. Nichols, Mrs. Nichols, Draves, of Wichita, H. D. Marshall, Claude Holliday.

Another important branch of the testimony of identification related to the scar on Hillmon's hand. W. W. Nichols swore that once when he was in camp with Hillmon in Texas, and while some general shooting was being done at a mark, Hillmon attempted to crowd a loaded cartridge into his breech-loading gun with a stick, and exploded the cartridge, the shell of it cutting a long wound around the base of one thumb, and an inch, more or less, on the outside. This wound left a scar, which was sworn to as being very plainly seen subsequently by W. W. Nichols, G. A. Nichols, and Mrs. G. A. Nichols, Hillmon's sister, when Hillmon was making his sister's family a visit, in Washington county. H. D. Marshall and Rufus Whitney also swore to the scar.

William Brown traded shoes with Hillmon, and George A. Nichols and Jefferson Schleppey also testified as to the size of Hillmon's foot. It was a foot calling for shoes number eight or nine. The dead man's shoes mysteriously disappeared on the trip between Medicine Lodge and Hutchinson from Hillmon's trunk, Brown and Baldwin having charge of all the effects, as well as of the body.

Mr. C. W. Smith, the undertaker, and Doctors Stuart, Mottram and Miller measured the dead body, and found it to be five feet eleven and five-eighths inches long. The witnesses who testified to this part of the description of Frederick Adolph Walters were twenty-five in number. The witnesses who swore, among other things, that the photographs of the dead man were those of Frederick Adolph Walters were twenty-two in number. Among those witnesses were the entire family of Walters at Fort Madison. Four witnesses at Albuquerque identified the photographs of Hillmon as the man they had known near Albuquerque. One other witness, at Breckenridge, Colorado, swore to having seen Hillmon personally. This testimony, however, was not very satisfactory.

Levi Baldwin testified to having known Hillmon eight or ten years. The photograph of Hillmon exhibited had been in his house a long time. He traded clothes with Hillmon a short time before he went south. Could not tell exactly where the trade took place, but thought it was in Judson's house at Lawrence. The body exhumed at Medicine Lodge had on the same coat and vest which he had traded to Hillmon. Baldwin could not remember whether he sent Hillmon \$25 at one time and \$10 at another time, or not. Hillmon had good teeth. Baldwin testified at the coroner's jury that he did not recollect about Hillmon's teeth, but said at the trial that the tooth case was not fixed on his mind until after he saw the teeth exposed and became satisfied.

Another important branch of the testimony of identification was the scar on the back of Hillmon's head, sworn to by George Lewis, the barber, whose habit it was to cut Hillmon's hair so as to hide the scar; Mr. V. P. Newman, a blacksmith, who stood by on one occasion while Lewis was so cutting the hair; and Jefferson Schleppey, Hillmon's cousin. The dead man had no scar on the back of his head.

Another item in the identification was the finding of a mole on the dead man's back, which was sworn to positively by the Fort Madison witness as being exactly in the location of a mole on the back of Walters.

Physicians Miller, Mottram, Morse, and Stuart, testified that judging from the skin, hair, teeth, and appearance generally of the dead body, it was that of a man about 25 years of age. This opinion was right if the body was that of Walters, wrong if it was that of Hillmon.

COMMENT.—The method of cross-examining the witnesses on the subject of their remembrance of the tooth peculiarity, though easily understood by one who gives the subject careful attention, is very effective with the casual observer, the point of it being that because a man remembers a certain thing he must necessarily remember every other thing of equal importance. If the matter be carefully considered, however, it soon appears that about the only rule which can be laid down for the explanation of what is remembered, is that a man remembers what he remembers. The mind is a sieve. It loses more than it holds. We see and hear, and do a multitude of things daily, all of which might be remembered, but most of which are forgotten. The fact that one fails to remember an occurrence of last month is not proof that he does not remember a similar occurrence of ten years ago. Most of our memories are latent, and we are aware of them only when some special circumstance recalls them to mind. If one be asked to name all the acquaintances seen yesterday, the list will be very brief, but after it is finished, if he be asked a more leading question, (for example: Did you not see John Doe, or Richard Roe?) the answer may be yes, although without such reminder the fact might have been forever beyond recall. It is fair to presume that in the minds of the jury this style of cross-examination utterly blotted out the overwhelming evidence of thirty or more reliable men on the subject of the teeth.

On this subject of memory, as of interest in this case, the writer takes the liberty of quoting here a portion of his argument to the jury on the second trial, as follows:

"I cannot remember exactly the color of a certain friend's eyes. I do remember exactly a minute gold filling on the tooth of a certain other friend. I remember distinctly a scar on the little finger of the left hand of a schoolmate of mine whom I knew fifteen years ago. I cannot remember the color of that boy's hair or eyes, or the appearance of his teeth. I remember distinctly one horse which my father owned when I was four years of age. I do not remember his other horses, owned then or after. I remember a certain three cents which I earned as a boy in New England, working for a neighbor. I remember one certain bag of butternuts which I gathered as a boy in the rustling fall leaves of old Vermont. The other day I sat down in the cars by the side of a man whom I did not remember ever to have seen. He asked me why I did not come oftener to Kansas City, as I used to. I explained. He then volunteered the statement that he was still driving back for Landis. I asked him if he was still

driving number 18. He answered that he was. I have no possible way of telling how or why this insignificant item as to the number clung to my memory, while all my recollection of the man personally had been blotted out.

"Speaking of memory, I am reminded that much has been said here about the memory of faces. A witness, swearing to the identity of a face, has been asked persistently and demonstratively to tell why such face is remembered. Suppose now I were to ask one of you if you are acquainted with His Excellency the Governor of our State, and you were to answer, yes, intimately. Then I ask you to describe his forehead. You say it is full, high and broad. I ask you immediately if you have not seen a great many other foreheads full, high and broad? You answer yes. I ask for a description of his nose. You say it is slightly aquiline. I ask you if you have not seen many other noses filling that description. You answer, yes. I ask you for the shape of his face. You say it is what would be called a square face. I ask you if you have not seen thousands of square faces. Then I ask you about his hair, his eyes, his mouth. Then I formulate the conclusion for you (or would, if I was one of the distinguished counsel for the plaintiff) that you have seen a great many men that look exactly like His Excellency the Governor. 'But,' you answer, 'there is a difference in expression.' I then ask you (with loud voice, and a withering smile), 'What is expression?—describe expression'—and you are stumped.

"Now, the fact is, that you cannot describe expression, because that is a word used to designate that in a countenance which cannot be described. When you say that the Governor's forehead is high, full and broad, that is not an absolute description. When you have described all his features, you have then said nothing about the relative positions which they occupy. There are a thousand lines and colors and proportions in a man's face which language will not describe; and our only method of arriving at the sum total is to look at the effect or impression which that face makes on us and call it expression. So that, after all, the surest test often of one's knowledge of another's face is testimony as to expression, without any attempt to further describe or define it. Your pet dog does not know you because your forehead is high or your nose Roman. He thinks nothing of features. He knows you by your expression, and he knows you as surely as any friend you have.

"Before leaving the subject of memory I wish to call your attention to one branch of the testimony on this subject. We have produced here a great number of witnesses, both men and women, from the ranks of the farmer, and these are the witnesses which have been most furiously assaulted by the counsel for the plaintiff. Now you will remember that these witnesses, almost without exception, have come here to testify to faces and other minute points of personal description, and for this they have been ridiculed and derided. As a matter of fact it is in just this direction where the farmer's memory is strongest. As compared with the city resident, he sees few people and studies few faces. The people he does know, and the faces he does see, are fixed indelibly in his mind. Thus with all the marks of personal identification. He knows the spots on his pigs, the marks of his calves, the stars and harness marks on his horses, the feathers on his fowls. He knows how the peaches looked last year on a given tree. He can tell you one variety of apple from another. He is trained in the direction of minute observation, and his testimony on such matters is the best ever brought into courts of justice."

MRS. HILLMON, BUCHAN, AND BROWN.

IN EVIDENCE.—A very important branch of the testimony consisted of that given by Mrs. Hillmon, John H. Brown, Hillman's companion at the time of his disappearance, and Hon. William J. Buchan, of Wyandotte. A large part of the testimony of these three is so closely interwoven as to make it convenient to present all together. So far as Brown was concerned up to the time of the disappearance, there is little to be said about him except that he was much like Hillmon in his general characteristics, though, it seems, was in every way a much weaker man. He had been a miner with Hillmon in Colorado, and had traveled with him in Texas on his various long trips. The two trips west from Wichita were made in Brown's company. Brown testified that he and Hillmon had on the first trip traveled from Wichita to Medicine Lodge; thence to Sun City; thence to a town on the Santa Fé road; thence to Great Bend; thence to Hutchinson; thence back to Wichita. Between the return to Wichita and the departure for the second trip Brown testified that Hillmon returned to Lawrence. On the second trip the two men went from Wichita to Kingman; thence to Harper City; thence to Medicine Lodge; thence to Sun City; thence to Elm creek; finally to Crooked creek, where the disappearance took place. Brown testified that he arrived at Crooked creek on the 16th of March, and that while in camp during the next day a man called during the forenoon. In the afternoon Brown and

Hillmon had been shooting with a gun at a mark, and after they were through Hillmon put the gun back in the wagon, with the muzzle sticking out. About bed-time Brown went to get ready for bed. He took hold of the barrel of the gun and pulled it over his right shoulder. The hammer caught on the wagon, and the gun was discharged. Brown testified that he dropped the gun, turned, and went to Hillmon, who was twelve feet distant, and caught him before he fell, and swung him around away from the fire. He then got a horse and went three-quarters of a mile to a house, and told what had occurred. The man of the house returned with him to the camp. The man's name was P. B. Briley. He was the same man who was at the camp in the morning. The next morning Esquire Paddock held an inquest. They then took the body and went to Medicine Lodge, where an inquest was held. The next day the body was buried at Medicine Lodge. After Levi and Alva Baldwin, Colonel Walker, Major Wiseman and Tillinghast came from Lawrence, Brown went to the grave to help take up the body. He returned with the body to Lawrence. Brown testified that when they left Wichita on the last trip a man stayed with them all the time they were at Cowskin creek. This man joined them about three miles out from Wichita. The stranger left, and was not with the two men at camp when the disappearance took place. When the inquest was held at Lawrence, Brown, after giving his testimony, left town in a hurry, and returned to the vicinity of Wyandotte, where Brown's father lived. Brown's father applied to State Senator W. J. Buchan, at Wyandotte, for help for his son. This was in March, 1879. The elder Brown explained the difficulty in which John had become involved, and asked Buchan to go to Lawrence and try to manage the matter. This Buchan did, without result. Some time later, Reuben Brown, brother of John Brown, called on Senator Buchan, and asked him to go to Lexington and see John. At Lexington Buchan and Brown discussed the matter fully, and Brown stated that the job was as bad as it could be, and he wanted Buchan to see the agents of the insurance companies, as he, Brown, wished to turn State's evidence, and get out of the difficulty. Brown went across the street from the railroad track and wrote the following letter:

"Mrs Hillmon I would like to now where Johny is and How that business is and what I shall do if any thing. Let me now throw my Father.
JOHN H. BROWN."

Senator Buchan testified that this letter was written by Brown in order to get information out of Mrs. Hillmon about her husband. Buchan again saw Brown at Parkville, and found Levi Baldwin trying to get Brown to sign proofs of death. Baldwin told Brown that he would not have to go on the stand, as the theory of the insurance companies was that the body was that of Frank Nichols, and that was as good a thing as he (Baldwin) wanted, as he could produce Nichols in court. Buchan told Brown that he would be compelled to go and testify, which he said he would not do. He again proposed to turn State's evidence, which fact Buchan had previously reported to the insurance companies. On the 4th of September, 1879, Buchan went again to Parkville, and asked Brown to put his statements in writing. This Brown did, and afterward went before Justice McDonald and swore to the statement. This statement or confession was as follows:

STATE OF MISSOURI, COUNTY OF PLATTE, ss.:

John H. Brown, of lawful age, being first duly sworn according to law, deposes and says: My name is John H. Brown. My age is thirty years. I am acquainted with John W. Hillmon. Also Mrs. S. E. Hillmon, and Levi Baldwin, of Douglas county, Kansas. Have known John W. Hillmon for about five years. Have been with him a good deal for the past two years. Was with him last March at Wichita, and on the trip from there to and around Medicine Lodge, in Barber county, Kansas, where it is claimed that I killed him on the 17th day of March, 1879. Along about the 10th day of December, 1878, John W. Hillmon, Levi Baldwin and myself talked about and entered into a conspiracy to defraud the New York Life Insurance Company and the Mutual Life, of New York, out of some money to be obtained by means of effecting a policy or policies on the life of said John W. Hillmon. Baldwin was to furnish the money to pay the premiums, and to keep up the policies in case

they had to be renewed. Our original arrangement was to get Hillmon's life insured for \$15,000, but it was afterwards changed to \$25,000. Hillmon and myself were to go off southwest from Wichita, Kansas, ostensibly to locate a stock ranch, but in fact to in some way find a subject to pass off as the body of John W. Hillmon, for the purpose of obtaining the insurance money aforesaid. We had no definite plan of getting the subject, but to in some manner get one; the final termination of the matter was the last idea thought of. Our first trip out from Wichita the last days of December, while the snow was on the ground, we expected to find a subject that would appear to be Hillmon frozen to death, and that could not be identified only by the clothes and papers found on it, and so I could pass it off as Hillmon.

We went from Wichita to Medicine Lodge; then direct to Sun City; from there to Kinsley; from there to Great Bend, on the Santa Fé road; then to Larned, and on to Wichita via Hutchinson. Hillmon and myself were entirely alone on this trip. Iliff, of Medicine Lodge, saw Hillmon on the trip. We put up at his stable. I then stayed at Wichita until the 4th of March. Hillmon, in the meantime, went to Lawrence to see his wife and get some more money. He returned about the 1st of March, and on the 5th we left on our second trip. We went due west to Cowskin creek, then west to Harper City, then to Medicine Lodge, on by Sun City, and beyond some miles. Then we turned northeast down Medicine river to a camp on Elm creek, about eighteen miles north of Medicine Lodge, where Hillmon is claimed to have been killed. We got there about an hour before sundown, and stayed in camp until the next evening. We overtook a stranger on this trip, the first day out from Wichita, about two or two and one-half miles from town, who Hillmon invited to get in and ride, and who he (Hillmon) proposed to hire to herd and work for him on the ranch as proposed to be located. This man was with us during all this trip. Hillmon proposed to me that the man would do to pass off for him. I contended with him that the man would not do to pass off for him, giving him various reasons why the man would not answer his description, and complained and objected because his proposition was to take the man's life; and I protested, and said that was going beyond what we had agreed, and something I had never before thought of, and was beyond my grit entirely. But Hillmon seemed to get more deeply determined and desperate in the matter. Pains were taken not to have more than two of us seen together in the wagon. Sometimes one and then the other would be kept back out of sight. On his trip up to Lawrence, Hillmon was vaccinated. His arm was quite bad. Hillman kept at the man until he let him vaccinate him, which he did, taking his pocket-knife and using virus from his own arm for the purpose. He also traded clothes with him, Hillmon first giving him a change of underclothing, then trading suits—the one he was killed in. The suit he was buried in was a suit Hillmon traded with Baldwin for. This man appeared to be a stranger in the country, a sort of an easy-go-long fellow, not suspicious or very attentive to anything. His arm became very sore, and he got quite stupid and dull. He said his name was either Berkley or Burgess, or something sounding like that. We always called him Joe. He said he had been around Fort Scott awhile, and also had worked about Wellington or Arkansas City. I do not know where he was from, nor where his home or friends were. I did not see him at Wichita that I know of. I had but very little to say to the man, and less to do with him. He was taken in charge by Hillmon, and yielded willingly to his will. I dreaded what I thought was to be done, and kept out of having any more to do with him than possible. I frequently remonstrated with Hillmon, and tried to deter him from carrying out his intentions of killing the man.

The next evening after we got to the camp last named, the man Joe was sitting by the fire. I was at the hind end of the wagon, either putting feed in the box for the horses or taking a sack of corn out, when I heard a gun go off. I looked around, and saw the man was shot, and Hillmon was pulling him away around to keep him out of the fire. Hillmon changed a day book from his own coat to Joe's, and said to me everything was all right, and that I need not be afraid, but it would be all right. He told me to get a pony, and go down to a ranch about three-quarters of a mile, and get some one to come up. He took Joe's valise, and started north. This was about sundown. We had no arrangements about communicating with each other. He first proposed to do so, but I told him I did not want to know where he was; that in case I should, I might find out some other way. I have never heard a word from him since. At Lawrence, Mrs. Hillmon gave me to understand that she knew where Hillmon was, and that he was all right. The man over whom an inquest was held at camp, afterwards at Medicine Lodge and Lawrence, Kansas, was the man, Joe Burgess or Berkley, killed by Hillmon, as related above, and John W. Hillmon I believe to be still alive. At least he left our camp, and went north, as stated above, after killing Joe. Hillmon said he would assume the name of William Marshall. Baldwin, wife, and Mrs. Hillmon knew all about this. In my testimony at Lawrence I stated the route taken, as above described, but the man who I described as being in camp with us, and who I said went off with some wagon, was Joe, the man killed. I afterwards, sometime in August, 1879, made four affidavits under great importunities from Baldwin, who came after me three different times, the last time persuading me to go with him to Kansas City, where Hon. Samuel Riggs insisted on my signing them. I don't think Mr. Riggs is aware of the facts in this case, nor the other counsel in the case.

I make the above statements in the Hillmon case as the full and true facts in the case, regretting the part I have taken in the affair.

(Signed) JOHN H. BROWN.

Subscribed in my presence, and sworn to before me, this 4th day of September, A. D. 1879. My term expires on the 2d day of April, 1883.

[Seal.]

FRANCIS M. McDONALD, Notary Public.

Brown gave Buchan a power of attorney to act for him in securing immunity from prosecution, in return for his confession. Subsequently Buchan also had from the insurance companies the same sort of power of attorney to bind them to what Brown required. These authorizations were as follows :

"PARKVILLE, MO., Sept. 4, 1879.

"I hereby authorize W. J. Buchan to make arrangements, if he can, with the insurance companies for a settlement of the Hillmon case, by them stopping all pursuit and prosecution of myself and John W. Hillmon, if suit for money is stopped and policies surrendered to companies."

JOHN H. BROWN."

"W. J. BUCHAN, ESQ.—*Dear Sir*: On behalf of the Mutual Life, the New York Life, and the Connecticut Mutual Life, I hereby authorize and employ you to procure and surrender the policies of insurance on the life of John W. Hillmon.

H. B. MUNN."

"KANSAS CITY, Sept. 5, 1879.

The transaction, so far as Buchan was concerned, became an arbitration, with himself as arbitrator. Brown then authorized Buchan to say that he would testify in accordance with his statement or confession, provided the companies would take no steps to prosecute Hillmon, Mrs. Hillmon, Baldwin, or himself. The insurance companies, on the other hand, were bound to do what Brown required of them according to the terms of his proposition. Senator Buchan said that after the papers were signed he returned home, and next saw Brown at his office in Wyandotte. At the time of signing the statement Brown spoke of getting Mrs. Hillmon to surrender the policies. Buchan told him that if he did that it would probably end the matter. He said he would see Mrs. Hillmon. Buchan promised Brown not to show his statement to the authorities or to reveal his whereabouts until he, Buchan, had secured their promise not to prosecute, as above described. Brown went to see Mrs. Hillmon at Levi Baldwin's house. Baldwin went to Lawrence on horseback and brought Mrs. Hillmon out by getting a neighbor to carry her part way, as the roads were bad, and taking her the rest of the way himself. At about eleven o'clock at night Mrs. Hillmon and Brown met at Baldwin's house, and, according to Mrs. Hillmon's testimony, Brown told her that he had turned State's evidence, and could not testify for her in the insurance cases. The next morning they had another interview, and made an appointment to meet at Leavenworth on September 15th, 1879. Brown, Mrs. Hillmon and Buchan met at Leavenworth. The policies were with Mr. Wheat, at Leavenworth. Mrs. Hillmon signed full release of all her interest in the insurance policies. She also went with Buchan to Mr. Wheat's office to demand the policies. Mr. Wheat refused to give up the policies, saying he had a lien on them for \$10,000. Mrs. Hillmon and Buchan returned to Wyandotte. Buchan showed Mrs. Hillmon the agreement of the companies not to prosecute Brown. Also Brown's statement. This statement was torn up and put in the stove, but was afterwards fished out of the stove and preserved, when it developed that there was to be a contest over the policies. Mrs. Hillmon remained in Wyandotte some time with Buchan. She afterwards went to Ottawa. Returning from Ottawa she signed a supplementary release, and afterwards stayed for about three weeks at Buchan's house. She then went to Trenton, Missouri, where she stayed three weeks or a month. Buchan had nothing to do with fixing the place of meeting at Leavenworth, he going there at Brown's request. Buchan got no fees from the Browns, but did get from \$500 to \$700 from the insurance companies, including expenses. Mr. Wheat was retained by Levi Baldwin. While absent from Wyandotte, Mrs. Hillmon wrote to Buchan the following letter:

"SATURDAY Jan. the 3 1880

"Hon: W. J. Buchan, Wyandotte: I am now ready to go to Colorado as soon as you send the *Ticket and money* I hope you had no trouble with B—— in convincing him that he would be doing what was right.

family swore that he had very dark brown hair, a wide forehead, a broad German face, an aquiline nose, long hands, and extraordinarily sound teeth. He was also described as being well built, a skillful Turner, and five feet eleven inches high. He had no scars on his body except a small one, half as large as a pea, near one ankle, caused by the bite of a dog. This scar was last seen when Walters was twelve years old—a sister so testifying. He had a mole on his back. This description was exactly that of the dead man, except as to the small scar. No such scar was discovered, as Dr. Miller examined the body with a magnifying glass, and found no scars on it except a slight one on one finger. Walters was a young man of excellent habits and strong social attachments. He was on the best of terms with everybody, and had no known motive for leaving home, except for the purposes testified to and indicated in his letter to Miss Kasten.

COMMENT.—The facts are that Hillmon and Walters disappeared simultaneously. One of the two reappeared dead. The bulk of the evidence shows that the dead man was not Hillmon—that it was Walters; that Hillmon had every motive to prevent his reappearance, if alive—desire to secure the insurance money, and an equal desire not to go to the penitentiary; and that Walters, if alive, had every motive to induce his return.

The letters written from Wichita by Walters were admitted by Judges Foster and Brewer, but were ruled out on the last trial by Judge Shiras.

The Walters sisters were both kept away from the last trial by the death of their mother, and the serious illness of other members of the family.

GENERAL NOTES AND CONSIDERATIONS.

There has been much talk about the presumption of death in law after the lapse of seven years as being a proper dependence for the plaintiff. This could not be, as the question is not whether Hillmon is now dead, but whether he died at the date of the killing at Crooked creek; in other words, whether the proofs of death made by Mrs. Hillmon were good.

The five Medicine Lodge witnesses, who did not see three men in the wagon at any one time, are the only strong witnesses for the plaintiff, and their strength decreases on a full statement of all the facts. In the first place, the witnesses are vague. One was a teacher, and saw the wagon pass his school house. Whether he was in the building or out, or whether the school was in session or not, he was unable to tell. It seems that the testimony on this point might have been very much stronger if the facts had been as claimed by plaintiff. The Brown confession shows how the appearance of only two men was kept up.

Mrs. Hillmon exhibited a gold ring which she said Hillmon had once given her, but had afterward worn himself and returned to her before he went south. This ring did not seem to have any connection with the case, except so far as it went to prove Hillmon's love for his wife.

The counsel for plaintiff persistently crowded it before the jury that the defendants were rich and therefore powerful corporations. The changes were rung on this topic with great skill and emphasis.

When the insurance companies are asked to produce Hillmon, the answer is a demand for the Benders, or for Tascott, or for ten thousand great criminals, well known and clearly distinguished, who have escaped from under the very nose of the law. Hillmon was a common man in appearance. He was like thousands of others—miners, cattle-men and laborers—all over the West. He had a long start and all advantages. He might have been in Mexico easily before the dead body reached Lawrence. But supposing him to have remained in the United States, he was but one of many millions, and the territory in which he was at liberty to lose himself was bound-

less. Every officer of the law knows the difficulty of finding a man who has wit and pluck and is determined not to be found. The companies have made little or no effort, knowing the great expense that would be incurred, and the comparative hopelessness of success, and believing their case was sufficiently strong without further evidence.

Maj. Houston, who had employed Hillmon a great deal as a cattle-herder, told the writer a few minutes after taking a long look at the dead body that he could not recognize it.

A portion of the writer's argument at the second trial seems to cover some points not spoken of elsewhere, and is accordingly given here, as follows:

"A man's acts must be construed by the light of his motives. In considering what he does it is necessary to look further—for his motive in doing it. And, conversely, in assuming a motive we must look further to see that the resulting act is in accordance with it. No test will more surely crush the body of any fraud than this test of motive. Now let us see briefly what effect this test has on the case in hand.

"What was Hillmon's motive in settling on his life an insurance of twenty-five thousand dollars? He was little beyond 'passing rich with forty pounds a year.' Sixty dollars a month for insurance was beyond his depth. Could he have had the slightest expectation of dying immediately? Could he have had the slightest expectation of keeping up his payments? And here let me call your attention to the fact that this insurance was effected on what is known as the "Tontine" system—by all odds the worst system for a poor man, as by the failure to pay any given premium when due, the whole policy lapses, and the payments are forfeited. I ask you can you ascribe any motive to this extraordinary proceeding other than the motive of fraud?

"What was Hillmon's motive in going, in the dead of what he has himself described as an unusually cold winter, into the empty spaces of western Kansas? He says he went to look for a stock ranch. Have you any such belief? Would you do the same thing? Would you drive day after day over the bleak prairies of western Kansas next January looking for a stock ranch, having no money to buy with if you found one? If you were looking for a stock ranch would you travel miles and miles along the Santa Fé road? I ask you can you ascribe any motive for this unusual proceeding other than the motive of fraud?

"What was Hillmon's motive in writing this peculiar diary which has been read in your presence? It takes this man thirty odd years to discover that he needs a diary. He begins suddenly, writes briefly, ends suddenly, and with great formality signs his name to the document, and then carries the book for a considerable time without apparent reason. Was not this book written to be found on the body of the murdered man? Can you discover any motive in this unusual proceeding other than the motive of fraud?

"What is Hillmon's motive, if he is alive, in keeping out of sight? The instinct of self-preservation will keep him hidden forever. An outraged public yearns for him, and those whom he has attempted to defraud have set a price upon his head.

"What was Brown's motive in so precipitately burying the body of his friend at Medicine Lodge? The weather was cold, the distance was comparatively short, the team was in his possession, the young bride, and younger widow, was supposed to be mourning at her home in Lawrence, and all the instincts of a man and a friend would naturally have prompted him to do the direct reverse of what he did. Can you ascribe any other motive to this unnatural proceeding than the motive of fraud?

"What motive have John Brown and Alva Baldwin for staying away from this court? The first, although he knew Hillmon well, and was present at Medicine Lodge when the coffin was opened, has never been called upon to testify. The second prefers the jungles of Arkansas to the witness stand in Kansas. He makes a better appearance in the pages of a tediously-taken deposition than he would on the witness stand under the scrutiny of your eyes. Alva Baldwin knows that the body he saw at Medicine Lodge was not that of Hillmon, and John Brown knows that he is party to a conspiracy—accessory to a murder.

"What was Brown's motive in making the confession which I have read to you? The counsel for the plaintiff insults your intelligence by saying that this man who had braved the dangers of prairie and desert and mountain, this man who had his liberty, this man who knew ten thousand avenues for the coward's escape—they insult you, I say, in saying that this man made this statement contrary to the facts in the case because the man whom he had employed as his attorney told him there was, somewhere in the vague vicinity, a warrant for his arrest. Do you imagine for one moment that if that man had killed Hillmon as he said he had, if he knew that Hillmon was dead and innocently dead, if he knew that his confession meant to brand his friend as a murderer and rob his friend's wife of twenty-five thousand dollars, he would have made it and sworn to it, just because somebody said that somewhere was a warrant for his arrest? If he had been innocent, have you any doubt that he would

body arrived. These insurance companies, with boundless wealth and inexhaustible resources at their command, with agents scattered the world over, with six years to operate in, have failed to find Hillmon. They bring depositions from New Mexico, from a worthless class of fellows, instead of bringing Hillmon. Dr. Miller produces a remarkable account book, which, though not intended for that purpose, contains memorandum of Hillmon's height, dated December 17th, according to which he was five feet nine inches. Dr. Stuart testified that Hillmon afterwards came to him, and gave his height at five feet nine inches; but still later, in the application of February 25th, made out by Dr. Stuart himself, Hillmon's height is given at five eleven. Hillmon must have been a marvelous man. One of a party of three, traveling through a settled country, camping out, and stopping at houses, he succeeded in concealing one of the party through the entire journey from Wichita to Medicine Lodge. Not only that, but he vaccinated him, made it work, kept the protesting Brown at bay, and succeeds in his conspiracy. It was a marvelous transaction.

In regard to the Buchan-Brown affair, he insisted that Buchan was not Brown's attorney, but attorney for the companies, and that he procured the statement from Brown against Brown's protest, for the purpose of enmeshing Mrs. Hillmon, and getting her to release the policies. Take the Kasten letter out of the Walters theory, and nothing remains of it. The letter does not prove that Walters was going with J. W. Hillmon—there were other Hillmons in that part of the country. It does not prove that Walters left Wichita at all. Why don't the defense bring witnesses from Wichita to show the association of Walters and Hillmon? Why don't they bring the parties with whom Walters boarded at Wichita, and find out where he went from there? Mr. Hutchings closed with an appeal to the jury for a verdict for the plaintiff.

ARGUMENT BY SAMUEL A. RIGGS.

Mr. Riggs called attention to the difficulty Mrs. Hillmon has had in the prosecution of this case in her poverty for five years. He characterized the taking of the insurance at Lawrence by Hillmon as an ordinary transaction of life insurance. Hillmon was of good character, and in good circumstances. It has been asserted that he mortgaged his life to the payment of premiums on a large amount of insurance. It is not unlikely that he intended to permit the policies to lapse after his trip to the Southwest. As to his financial circumstances, he was for many years in the hide business in Texas, when it was profitable. He afterwards fed 250 hogs at Wyandotte. His trip was a natural one, made at a proper time, as southwestern Kansas is a winter stock country. The Indians had raided western Kansas in September, and in the following winter he very naturally protected his young wife by insuring his life. Riggs read the account of the killing as it appears in Brown's deposition. Brown, he said, had stood up for four years in the face of the law, and asserted that his first account of the killing was true. He was here three years ago, and gave his testimony. The defense in this case was purely one of suspicion, beginning with the untrue assumption of poverty and a reckless life on the part of Hillmon. A remarkable feature of the case, and one strongly in favor of Brown, is that ever since the so-called coroner's inquest at Lawrence, the defense has been in possession of a detailed statement of Brown's as to the trip that he and Hillmon made; where they went; where they stopped; and the names of families and persons whom they met. This has never been produced in court, and for a very good reason: the defense has never been able to show that at any time, anywhere on that trip, there was a third man in the party besides Hillmon and Brown. With all their money and all their power they have never been able to find a vestige of Hillmon. Five witnesses at Medicine Lodge, who knew Hillmon well and saw the body, testify it was his. They are disinterested witnesses. We have the identification of those who knew Hillmon best. The testimony of the widow is the strongest. She sent for the body of her husband, asking that if the weather permitted it should be brought to Lawrence; otherwise it might remain there till spring. The first thing at Medicine Lodge, when the body was taken up, was the cutting open of the coat-sleeve, and finding the vaccination mark. Now, mark you, as soon as the body arrived at Lawrence it was taken possession of by the undertakers, and almost the first thing was the cutting out by the physicians of the company of the piece of flesh in the arm on which were the vaccination scars. It was carried away, and afterwards could not be found. Under these circumstances, it would be but fair for the defense to concede that the vaccination was all right.

Mr. Riggs spoke of the action of Griffith, Selig and Tillinghast as a trap purposely set for Mrs. Hillmon. They tried to weaken her case by inducing her to make some statement in the description of the body which they could use against her afterward. Then the evidence of John-H. Brown had to be disposed of. Brown's whole conduct bore out the theory of innocence. He stayed with the body at Medicine Lodge, and afterwards went with it to Lawrence. The so-called Lawrence inquest was an *ex parte* examination, inspired by the insurance companies. One of the chief movers, Mr. Barker, was their paid attorney. Immediately after the arrival of the body at Lawrence, Mrs. Hillmon went to see it, but was not allowed to do so.

Mr. Riggs detailed the connection of Brown with Buchan, and said it was a studied attempt on the part of the insurance companies to destroy Brown as a witness for Mrs. Hillmon. We have been asked why we did not take A. Baldwin's deposition. Look at Brown's deposition here. He was cross-examined for nineteen days. That was a notification to us from the defense that we were not to be allowed to take any more depositions. Mr. Riggs did not think it remarkable that a poor, weak woman, con-

fronted by the statement of Brown, rendering him worse than useless as a witness for her, and in the hands of a shrewd attorney like Buchan, should be induced to release the policies. A strong point, and one that destroys the Walters theory with evidence in which there can be no mistake, is the fact that Walters's temples were absolutely bare, while those of Hillmon had hair on them corresponding with the temples of the body, as shown in the photograph and testified to by Lamon, the photographer.

In finishing, Mr. Riggs urged the jury to mete out justice to the plaintiff, and nothing more, in the unequal contest which she had sustained with these great and powerful corporations, the insurance companies.

ARGUMENTS MADE BY COUNSEL FOR DEFENDANTS.

ARGUMENT BY J. W. GREEN.

Mr. Green argued that it was not incumbent upon the defense to show that the body was that of anyone in particular. The burden of proof is on the plaintiff, who must show that the body was that of John W. Hillmon, whose life was covered by the policies. The companies are worth millions. This \$25,000 is not a drop in the bucket, and would hardly be worth contending for if it was not for the fact that it involves conspiracy, fraud, and cold-blooded, atrocious murder. Hillmon was a wild, roving fellow. He herded cattle out here in Leavenworth county, went to Texas and Colorado, and drifted aimlessly about for years. Then he suddenly took a notion to have \$25,000 insurance on his life. The premiums amounted to \$600 a year—more than the average man earns, more than Hillmon was ever known to earn. He mortgaged his life for that sum, poor though he was. He sought the insurance, was anxious about the policies, paid a portion of the first year's premium, suddenly disappeared, was reported killed and buried. The men whom Mrs. Hillmon says she sent after the body fenced the grave and started away, when they were required by the insurance companies to take the body up. It was brought to Lawrence. The alleged widow did not go to see it for three days. She kept away from it until she feared the effect of her action would prevent the success of the conspiracy to defraud the companies out of \$25,000, and then she went to see it. Col. Walker saw the body at Medicine Lodge. He knew Hillmon had a tooth missing. He saw that the teeth of the body were perfect, and he put his finger in the mouth to see if there was a false tooth. It was not there. The body was five feet eleven and five-eighths inches in height. Hillmon was five feet nine inches. Three weeks after the killing, Mrs. Hillmon could not tell at the examination, at Lawrence, what her husband's height was, but now it is convenient to do so, and she remembers that she measured him, and that he was the same height as the corpse. Dr. Miller, of Lawrence, who testifies that Hillmon was five feet nine inches, that he measured him, and made a record which is produced in court, is a disinterested and thoroughly reliable witness. Four witnesses testify that Hillmon was five feet nine. His own statement that he was five feet eleven was taken from the policies, but he was not measured. Mrs. Hillmon could not or would not describe her husband's body before the arrival of the body at Lawrence. That was very suspicious.

As to the tooth testimony, Mr. Green said that any number of men who do not know that a tooth is missing cannot equal one witness who does. Hillmon's schoolmates and boyhood acquaintances swear that he had a bad front tooth and the relatives and acquaintance swear that later in life he had lost that tooth. As to the vaccination, competent physicians who examined the scab on the arm of the body say that it could not have been older than 19 days, and from all appearances was only 14 days old. Yet Hillmon was vaccinated February 25th, and killed March 18th. If Walters was vaccinated at Wichita about the time of leaving there with Hillmon, the scab on the arm of the body would correspond with the scab on Walters's arm at the time of the killing, so far as age is concerned. At Lawrence Mrs. Hillmon said that the body was that of her husband, but six months later she confessed that it was not, by giving Mr. Buchan releases of the policies.

Was it the body of Walters? So his own family testify, and one of his sisters, Fannie Walters, bears a striking resemblance in features to the face of the cadaver. Those sisters testified by their tears and grief as well as by their words. Mr. Green read the letter from Walters to Alvina Kasten wherein he says that he was going southwest with Hillmon. No one had questioned the genuineness of the letter. The ring-mark on the finger of the body which the plaintiff's attorneys had tried to make a point on was in all probability the mark of the ring that Alvina Kasten had testified that she gave him when they parted. Walters is traced from his home at Fort Madison to Wichita, and from that point writes a letter saying that he is going away to the southwest with Hillmon. After that he is never heard of. A body answering in description to his is produced, and his relatives and friends testify that it is his, and still we are asked to regard these as a series of coincidences meaning nothing and proving nothing. Walters was five feet eleven inches in height, had dark-brown curly hair, high cheek bones, a Roman nose, light moustache, perfect teeth, was muscular, had long bony fingers and large feet. That is an excellent description of the body of the man mysteriously killed and hastily buried at Medicine Lodge. There was a mole on Walters's back, and so there was on the back of the body. The scars on Hillmon's hands and nose must have been plainly visible if the testimony is correct, and there is no reason to doubt it, and yet the doctors with their magnifying glasses could not find them on the body.

Mr. Green commented very sarcastically on the "photograph gallery" and the fancied resemblance between Hillmon and the cadaver, and pointed out the similarity between the cadaver and Walters.

He made an examination, and found about two grains of arsenic in the liver. At the next session of the District Court in Neosho county the plaintiff was indicted for the murder of her mother. Her trial came off at the July term, 1885, when she was convicted by the jury of murder in the first degree. At this trial Prof. Bailey was the only medical witness. The testimony of a young man by the name of William Marquand was of considerable importance, and in view of subsequent events was of considerable interest. It was part of the defendant's theory of the case that the plaintiff sent her step-father to a drug store in Chanute to procure the fatal arsenic. Marquand swore that he was present in the drug store when old man Poinsett called for and purchased the poison.

On the conviction of Mrs. Morris her counsel moved for a new trial. This was granted by Judge Stillwell, and the defendant released on bail. At the December term, 1885, the prosecution seems to have been dismissed by a stipulation signed by the County Attorney, the insurance companies' attorneys, and the attorneys for the defendant. At this point the criminal prosecution was ended.

Meanwhile the civil suits were removed to the United States Circuit Court for the District of Kansas. Parts of the body were taken to Chicago and St. Louis for chemical examination.

The actions on the insurance policies came on for trial at Topeka, before Judge Brewer, the Circuit Judge, on the 18th day of January, 1887. The plaintiff was represented by Thomas P. Fenlon, of Leavenworth, James R. Burton, of Abilene, and William P. Hackney, of Winfield. The attorneys for the insurance companies were George J. Barker and J. W. Green, of Lawrence, C. F. Hutchings, of Erie, and J. G. Waters and Gleed & Gleed, of Topeka.

As was said at the beginning of this account, the only question at issue before the jury was whether the plaintiff was guilty of the murder of her mother. It was the theory of the defense that the plaintiff and her former husband entered into a conspiracy to defraud them. The first step in the conspiracy was to get a divorce from her husband, with his consent; that with the alimony allowed her she was to pay the premium on the insurance policies; that the plaintiff was to attach herself to her mother's family, and remove with her among strangers, when she could murder her without observation or suspicion. They attempted to prove that Hurd procured the policy in the Mutual Life Insurance Company, and that the other policy was procured by the plaintiff herself. Both of these facts were denied on the stand by the parties. To an impartial observer the proof of conspiracy seemed very light.

The manner in which the poison was administered as claimed by the defendants was as follows: In November, 1884, Mrs. Poinsett was apparently in good health. The witnesses agreed that a day or two after the Presidential election a bottle of beer was sent for by the plaintiff, and the same was drank partly by the deceased and partly by the plaintiff. This was followed by severe pains, and marked sickness. The plaintiff claimed that both were alike sick, and that their sickness came from the beer in its condition before it was brought to the house. The defendants claimed that she put arsenic into the beer she gave her mother, and that the plaintiff was not sick, and showed no signs of sickness; or if she did, that the same were assumed, or caused by something else. The defendants claimed that tea-cups were used for the purpose of concealing the arsenic, and that the lips of the deceased were discolored, while the plaintiff's were not. The defendants also claimed that the deceased had complained that she had been poisoned by milk. This the plaintiff denied. Sunday or Monday night prior to her death, Mrs. Poinsett prepared to take some calomel. A package was taken from under her pillow, and the contents put into some water, and by her taken. Shortly after she became violently sick. The plaintiff claimed that it was the calomel as it came from the drug store that caused her sickness. On the other

hand, the defendants contended that it was arsenic that caused these violent pains, and not calomel. The medical testimony on this point was to the effect that while these symptoms were such as accompany arsenical poisoning, they were not such as necessarily came from it.

At the time of the murder trial in Neosho county, C. A. Cox was County Attorney, and conducted the prosecution. After the new trial was granted to Frankie Morris, he seems to have entered into her employment. He went to Wyandotte and had an interview with the witness Marquand, whose testimony on the murder trial has been before given in substance. At that interview, as claimed by Marquand, Cox, by threatening with prosecution, and offering him money, and also getting him intoxicated, procured from him an affidavit in which he stated that nearly everything he had sworn to at the murder trial was untrue. He also claimed that, acting under fear of prosecution, he had made further retractions and statements. This affidavit, in the original, was attached to the deposition used at the trial, and was witnessed by Cox. In the affidavit he stated that he had sworn falsely at the murder trial, on account of the urgent intercessions and solicitations of C. F. Hutchings and J. W. Green, the defendant's attorneys. In the deposition to which this affidavit was attached Marquand reiterated his testimony given at the murder trial, that he was present when old man Poinsett purchased the arsenic at the drug store. A witness by the name of Light also testified that he was present when the arsenic was purchased. The deposition of Poinsett was read, in which he denied that he had purchased any arsenic for the plaintiff at the times sworn to by the last two witnesses.

The plaintiff was examined as a witness in her own behalf, and made a denial of everything that the defendants had attempted to prove against her.

Cox, the County Attorney, testified as to the circumstances under which the prosecution for murder was dismissed, and that the stipulation for dismissal was signed by himself and the attorneys for the insurance companies. The affidavit procured from Marquand, he testified, was wholly voluntary on the part of the boy.

Considerable testimony was introduced as to the plaintiff's previous character.

The Judges of the Supreme Court were examined as witnesses to sustain the character of Hurd, the plaintiff's former husband.

After the murder trial other examinations had been made of different parts of the body of Mrs. Poinsett. Prof. Linsking, of St. Louis, made one examination, and detected the presence of arsenic.

Prof. H. D. Lawson, of Chicago, made another examination, with similar results.

Prof. Carson, of Chicago, was the main chemical expert for the plaintiff, who had made an examination of parts of the body, and was present and testified as a witness. He only found a slight trace of arsenic in the body.

About five days were spent in the introduction of testimony, and more than forty witnesses were examined.

At noon of the 24th of January all the testimony had been introduced, and the arguments of the attorneys on both sides had been concluded. When the court met in the afternoon, Judge Brewer charged the jury. The delivery of the charge occupied about an hour and a half. It contained a very able and impartial review of the evidence. As the issue was confined to the single question of whether the plaintiff murdered her mother, there was very little insurance law discussed in the charge. The whole evidence was very ably and impartially presented by the Judge to the jury, and its legal aspects commented upon. He called the jury's attention to the rules of evidence which the law authorized them to use in examining and weighing testimony.

The jury, after less than two hours' deliberation, brought in a verdict in favor of

TABLE I.

Showing the fire and tornado insurance business transacted in this State during the year 1887, as shown by the annual statements of the 31st of December last, by companies authorized to do such business in this State during said year; also, per cent. of losses paid to premiums received for the previous year.

MUTUAL FIRE COMPANIES OF THIS STATE.

Name of Company.	Risks written.	Risks in force.	Paid to the insured.	Losses paid.	Losses incurred.
Arkansas Valley Fire, Wichita.....	\$103,150 00	\$103,150 00	\$1,252 75		
Capitol, Topeka — First Class.....	1,280,710 00	1,179,281 00	28,947 86	\$3,409 59	\$6,142 09
“ “ — Second Class.....	650,325 00	494,497 00	6,502 15	2,364 28	5,280 28
Globe Manufacturers' and Wholesalers' Fire, Kansas City, Kansas a.....	231,675 00	160,500 00	352 70		
Kansas Insurance Company, Winchester — First Class.....	305,350 00	565,105 00	1,966 13	659 20	434 20
“ “ “ — Second Class.....	97,025 00	145,495 00	2,061 72	127 10	2,070 00
Kansas City Mutual Fire, Kansas City, Kansas b.....					
Kansas Farmers' Fire, Abilene.....	1,201,116 82	8,829,707 00	28,966 41	9,846 22	13,378 87
Kansas Home Insurance Company, Topeka — First Class.....	387,792 00	319,197 00	4,387 59	169 10	519 10
“ “ “ — Second Class.....	377,705 00	323,355 00	5,765 69	51 25	751 25
Kansas Mill Owners' and Manufacturers', Ottawa.....	106,225 00	401,725 00	7,597 69	7,126 50	13,028 63
Lincoln Assurance Company, Lincoln a.....	10,442 00	377,147 00	766 67	186 82	186 82
Monnonite Mutual Fire, Halstead — First Class.....	641,453 50	647,590 00	3,840 88	2,178 50	2,178 50
“ “ “ — Second Class.....	150,065 00	137,515 00	3,282 10	2,837 00	2,837 00
Republic County Mutual Fire, Belleville.....	75,655 00	198,850 00	653 42	255 16	255 16
Topeka Insurance Company, Topeka — First Class.....	348,646 00	339,320 65	5,486 94	125 85	125 85
“ “ “ — Second Class.....	103,010 00	101,160 00	2,201 08		
Totals.....	\$6,090,875 82	\$9,323,594 65	\$104,076 28	\$28,901 07	\$45,602 90

a. Not doing business in 1888. b. No statement; closed business.

STOCK COMPANIES.

<i>Name of Company.</i>	<i>Risks written during the year</i>	<i>Premiums received thereon.</i>	<i>Average rate of prem. on business in Kansas.</i>	<i>Losses paid in 1887</i>	<i>Per ct. of losses paid to premiums received...</i>	<i>Losses incurred in 1887.....</i>	<i>Per ct. of losses paid to premiums rec'd previous year...</i>
<i>Etina, Connecticut.</i>							
Agricultural, New York	\$2,053,066 00	\$29,850 93	\$1 43	\$17,814 73	60.70	\$18,404 73	31.48
American, New Jersey	431,156 00	4,852 05	1 13	208 42	4.30	208 42	22.57
American, New Jersey	814,557 00	9,514 73	1 17	5,922 25	62.24	5,971 52	24.62
American Central, Mo.	1,596,713 00	25,783 21	1 61	8,524 26	83.10	10,304 63	35.01
American Fire, N. Y.	190,790 00	2,847 92	1 23	72	72	72	41.08
American Fire, Pa.	1,880,896 00	26,972 17	1 43	22,424 85	83.14	33,464 25	2.26
Anglo-Nevada, Cal.	1,357,860 00	21,981 84	1 62	3,630 57	16.51	3,630 57	51.27
Boatman's Fire and Marine, Pa. b.							
Boyiston, Mass.	232,433 00	2,632 73	1 13	722 60	27.45	722 60	87.86
British America, Can.	571,942 00	6,380 80	1 47	3,330 62	39.74	4,455 31	35.90
Burlington, Iowa	3,299,100 00	71,692 01	2 17	28,298 73	39.46	30,694 23	41.20
California, Cal.	52,200 00	762 60					
Citizens', N. Y.	443,288 00	6,651 59	1 50	6,478 99	97.41	6,893 44	31.24
Citizens', Pa. b.							
City of London, Eng.	477,656 00	6,670 49	1 40	7,676 66	115.08	11,755 66	38.85
Commercial, Cal.	83,120 00	1,551 60	1 87	3,001 08	193.41	3,001 08	30.77
Commercial Union, Eng.	2,313,148 00	34,842 19	1 51	26,769 41	76.83	30,714 16	65.76
Concordia Fire, Wis.	1,155,098 00	15,225 57	1 32	17,395 58	114.25	18,189 14	18.79
Connecticut Fire, Conn.	2,516,301 00	33,745 17	1 22	6,896 22	20.44	13,518 15	33.23
Continental, N. Y.	10,292,762 00	119,902 93	1 16	70,922 94	59.15	81,938 20	42.29
Dwelling House, Mass. a.	953,843 00	17,322 86	1 82	5,137 66	29.08	6,337 40	9.35
Fire Association, Pa.	1,419,238 00	21,770 68	1 53	26,736 46	122.35	27,949 93	51.22
Fire Insurance Association, Eng.	887,765 00	13,891 83	1 56	10,179 48	73.29	13,042 00	15.57
Fireman's Fund, Cal.	1,715,772 65	22,856 56	1 33	15,381 59	71.62	15,321 44	24.20
Firemen's, Ohio	271,301 00	3,840 43	1 42	480 71	12.52	572 03	30.17
Franklin Fire, Pa.	768,170 00	9,738 66	1 23	7,572 47	77.32	7,404 74	46.15
German (Freeport), Ill.	8,209,207 00	191,951 74	2 34	102,148 32	53.22	103,500 66	47.27
German American, N. Y.	3,295,166 00	54,711 96	1 66	25,790 35	47.14	29,410 03	28.17
German Fire (Peoria), Ill.	2,924,243 00	39,738 53	1 71	36,037 71	90.69	42,747 41	86.69
Germania Fire, N. Y.	1,404,829 00	19,380 53	1 38	10,644 72	54.92	15,732 65	14.91
Gilford Fire and Marine, Pa.	553,639 00	6,669 55	1 20	756 08	11.34	756 08	32.18
Glens Falls, N. Y.	1,413,598 00	15,351 00	1 09	11,896 07	77.49	12,396 07	39.14
Granite State Fire, N. H.	157,700 00	2,202 55	1 39	490 50	22.27	490 50	31.50
Hamburg-Bremen, Ger.	423,817 00	6,551 60	1 55	6,096 47	93.06	6,601 47	38.21
Hanover Fire, N. Y.	884,266 00	13,281 58	1 50	13,927 98	105.09	14,786 89	39.21
Harford Fire, Conn.	4,125,232 00	59,679 81	1 45	31,424 95	52.61	38,080 66	41.27
Home, N. Y.	13,621,896 00	123,358 83	91	61,670 72	50.00	71,122 62	85.97
Imperial Fire, Eng.	404,675 00	5,538 16	1 37	7,553 03	136.04	8,553 03	35.75
Insurance Company of North America, Pa.	2,492,842 00	33,255 81	1 53	31,047 76	81.20	29,556 59	31.05
Lancashire, Eng.	809,089 00	12,688 04	1 57	8,860 85	69.84	9,428 86	31.05
Liverpool and London and Globe, Eng.	1,902,581 00	26,013 15	1 37	11,752 24	45.18	10,267 81	48.02

London Assurance, Eng.....	10,599 40	1 97	3,283 00	30 97	1,032 00	20 62
London and Lancashire, Eng.....	5,254 08	1 27	3,129 67	59 57	3,129 67	53 32
Leontine Underwriters, N.Y.....	1,780 01	1 25	2,726 76	157 61	2,726 76	59 68
Mechanics, N.Y.....	8,393 35	1 46	4,902 34	54 18	6,111 69	59 68
Michigan F. and M. Mech.....	2,786 89	1 16	1,500 00	54 18	1,500 00	47 95
Milwaukee Mechanics, Wis.....	23,458 24	1 58	22,042 41	93 96	23,977 41	21 21
National Fire, Conn.....	14,580 43	1 45	10,732 07	73 86	10,182 16	19 88
New Hampshire Fire, N.H.....	13,275 28	1 39	4,349 48	92 76	5,803 27	15 08
New York Bowery Fire, N.Y.....	3,580 47	1 13	3,335 77	93 17	3,335 77	152 03
Norfolk Assurance, Eng.....	38,933 51	1 58	19,760 09	50 75	28,141 06	51 21
Northern Assurance, Eng.....	13,463 90	1 40	7,232 53	53 72	18,307 03	45 09
North British and Mercantile, Eng.....	43,687 61	1 55	39,131 96	89 57	38,894 48	60 90
Northwestern National, Wis.....	30,718 95	1 17	22,480 26	73 15	21,387 24	27 27
Norwich Union, Eng.....	12,605 55	1 45	2,319 99	33 40	4,754 54	65 70
Norwich Union, Eng.....	18,449 93	1 41	6,232 42	33 77	6,267 67	3 68
Oakland Home, Cal.....	16,660 10	1 21	15,528 72	93 21	15,041 45	40 20
Orient, Conn.....	17,363 54	1 61	11,622 73	66 93	12,742 77	42 58
Peoples Mutual Fire, Pa.....	9,669 82	1 37	2,009 20	20 91	2,739 80	8 24
Phoenix, N.Y.....	86,538 40	1 81	57,903 76	66 91	55,219 60	46 15
Phoenix, N.Y.....	65,672 19	1 36	36,480 63	55 55	36,015 10	42 10
Phoenix, N.Y.....	13,827 68	1 32	6,972 04	50 42	6,114 00	71 17
Phoenix, N.Y.....	4,910 77	1 38	2,739 52	58 70	2,889 52	61 44
Phoenix, N.Y.....	28,438 03	1 29	19,544 05	68 70	20,353 76	48 77
Queen, Eng.....	7,255 99	1 25	3,355 00	5 31	6,282 26	6 98
Rochester German, N.Y.....	19,861 23	1 51	6,186 22	31 15	6,282 26	22 89
Rochester, Ill.....	11,779 32	1 27	8,106 22	26 37	8,106 22	19 78
Royal, Eng.....	8,549 08	1 72	8,623 68	7 53	11,070 69	63 36
Security, Conn.....	17,589 13	1 30	8,360 59	47 51	38,401 67	31 06
St. Paul Fire and Marine, Minn.....	62,257 87	1 59	32,372 21	51 98	28,701 40	66 40
Springfield Fire and Marine, Mass.....	62,987 19	1 82	25,851 40	41 04	4,297 07	36 99
State, Iowa.....	7,979 60	1 30	3,902 43	48 90	14,983 96	70 32
Sun Fire Office, Eng.....	1,850 38	1 20	1,636 15	88 42	15,051 54	23 81
Sun, Cal.....	25,292 76	1 82	15,268 97	60 59	15,051 54	23 81
Traders, Ill.....	31,301 00	1 49	3,290 34	59 07	15,051 54	23 81
Union, Cal.....	81,633 15	1 32	13,756 46	49 70	15,051 54	23 81
Western Assurance, Can.....	61,842 23	1 50	15,051 54	15 00	18,416 83	12 36
Western Home, Iowa.....	40,586 03	1 91	15,502 55	33 24	237 52	1 18
Williamsburgh City Fire, N.Y.....	4,589 54	1 15	287 52	4 85		
Totals.....	\$1,148,505 07	\$1 47	\$1,095,925 65	56 89	\$1,209,090 76	40 88
Mutuals.....	6,080,375 82	.....	28,801 07	.....	45,602 80	.....
Aggregate.....	\$137,228,880 38	\$1 41	\$1,124,726 72	55 40	\$1,254,693 06	40 51

^a Not doing business in Kansas in 1888. ^b No statement received, retired.

TABLE II.

Showing risks written, premiums thereon, per cent. of premiums received paid for losses, per cent paid for expenses, and total per cent. of expenditures less dividends, during the year 1887.

Name of Company.	Fire and marine risks written.	Premium income.	Amount paid for losses.	Expenditures other than for losses and dividends.	Per cent. of premiums received paid for losses.	Per cent. of premiums received paid for expenses.	Per cent. of premiums received paid for losses and expenses.
Etna, Connecticut.....	\$306,553,565	\$2,510,301 38	\$1,450,357 61	\$321,028 06	55.56	31.44	87.00
Agricultural, New York.....	96,674,897	789,781 63	436,954 78	131,959 96	55.33	29.87	84.70
American, New Jersey.....	70,703,464	409,675 77	190,795 39	257,542 15	46.57	38.46	85.03
American Central, Missouri.....	51,494,606	553,635 58	355,909 16	204,391 70	64.29	36.94	101.23
American Fire, New York.....	96,016,767	361,430 63	185,760 47	175,991 92	51.40	48.69	100.09
American Fire, Pennsylvania.....	132,486,688	1,365,203 40	874,880 63	489,982 38	63.95	35.81	98.76
Anglo-Nevada, California.....	106,377,517	954,704 30	443,295 36	383,439 83	46.44	34.90	81.34
Baylisson, Massachusetts.....	33,499,969	265,782 53	166,663 13	104,359 17	62.71	39.23	101.94
British America, Canada.....	61,574,305	584,785 18	430,663 07	172,469 21	78.64	29.49	108.13
Burlington, Iowa.....	10,814,660	156,106 09	42,887 32	172,469 21	27.47	62.23	89.70
California, California.....	45,355,110	508,473 13	249,550 80	187,150 57	49.08	36.53	85.61
Citizens', New York.....	79,604,522	602,605 00	375,770 57	258,874 32	62.37	42.63	105.00
City of London, England.....	55,238,945	671,311 30	405,634 70	204,012 12	71.00	85.71	106.71
Commercial, California.....	30,850,664	399,071 47	264,854 73	144,008 97	66.37	36.09	102.46
Commercial Union, England.....	282,621,080	2,148,796 67	1,169,982 26	698,718 43	54.45	32.51	86.66
Concordia Fire, Wisconsin.....	30,417,261	348,316 50	223,189 81	127,135 95	64.07	34.65	100.57
Connecticut Fire, Connecticut.....	97,065,220	999,853 47	645,557 47	346,480 50	64.57	34.55	98.22
Continental, New York.....	350,742,005	2,417,081 15	1,557,501 43	1,021,736 49	64.44	42.27	106.71
Fire Association, Pennsylvania.....	148,669,384	1,630,601 27	1,015,738 00	520,030 01	62.30	33.12	95.42
Fire Insurance Association, England.....	66,978,335	62,982,006 67	380,314 35	299,983 88	76.71	34.69	111.40
Fireman's Fund, California.....	102,548,335	1,018,249 32	584,806 07	393,080 39	54.48	35.56	90.04
Franklin's, Ohio.....	17,250,420	205,414 34	127,866 45	86,556 49	62.16	42.14	104.30
Franklin Fire, Pennsylvania.....	53,065,907	494,361 26	262,956 42	236,393 26	53.05	48.20	101.25
German (Frederick), Illinois.....	97,348,285	1,326,457 34	782,228 72	530,228 43	55.20	41.49	96.69
German American, New York.....	381,505,657	2,360,033 28	1,311,643 24	830,230 60	55.67	35.14	90.79
German Fire (Peoria), Illinois.....	19,022,675	200,514 62	86,385 49	87,249 20	48.37	28.92	75.64
Germania Fire, New York.....	171,964,848	1,218,099 75	569,069 50	332,310 11	34.17	44.88	79.05
Glad Fire and Marine, Pennsylvania.....	40,580,232	380,145 48	163,043 23	161,629 80	63.54	32.46	95.94
Glens Falls, New York.....	25,957,985	233,407 03	318,728 11	162,680 09	67.98	31.15	98.15
Grange State Fire, New Hampshire.....	92,708,284	848,531 50	535,244 25	280,822 43	69.30	33.07	98.15
Hamburg-Bremen, Germany.....	162,631,584	1,268,841 12	782,322 60	627,429 53	55.50	41.57	100.87
Hanover Fire, New York.....	221,382,311	2,745,310 50	1,862,791 32	787,226 53	68.15	37.12	99.27
Harford Fire, Connecticut.....	458,178,845	3,745,969 49	2,068,507 16	1,891,061 77	65.49	33.70	99.19
Home, New York.....	109,878,992	1,024,022 68	670,587 56	346,107 67	64.32	31.08	95.85
Imperial Fire, England.....	471,754,492	3,399,579 85	2,186,614 49	1,065,167 29	73.55	33.46	106.98
Insurance Company of North America, Pennsylvania.....	146,680,856	1,286,993 84	908,782 42	418,542 47	68.41	30.56	99.97
Launceston, England.....	550,176,195	3,866,174 53	2,402,868 96	1,182,262 47			
Liverpool and London and Globe, England.....							

London Assurance, England.....	106,749,962	706,763 31	463,275 32	142,160 14	66.26	34.26	100.82
London and Lancashire, England.....	136,619,259	1,004,314 08	582,382 87	339,730 41	56.39	53.63	90.82
Louisville Underwriters, Kentucky.....	46,614,967	473,979 56	360,431 15	201,604 85	76.04	36.29	103.92
Merchants, New Jersey.....	69,375,411	555,813 01	320,170 92	201,722 57	57.60	36.29	103.92
Michigan Fire and Marine, Michigan.....	41,398,453	183,690 38	126,469 62	69,876 21	68.85	38.04	106.99
Milwaukee Mechanics, Wisconsin.....	16,399,492	516,291 95	283,803 09	202,060 16	68.85	39.14	94.74
National Fire, Connecticut.....	60,748,141	565,003 43	320,480 63	184,063 99	56.72	32.58	89.30
New Hampshire Fire, New Hampshire.....	65,382,309	645,596 72	350,186 05	217,102 14	64.24	33.63	87.87
New York Bowery Fire, New York.....	108,393,628	440,916 48	266,380 98	208,041 58	60.54	37.18	107.72
Niagara Fire, New York.....	242,168,698	1,556,548 62	974,743 08	588,016 13	62.62	37.78	100.40
Northern Assurance, England.....	129,562,639	936,826 30	521,085 23	346,433 03	55.62	36.98	92.60
North British and Mercantile, England.....	67,977,244	1,855,827 84	1,186,006 91	686,968 31	61.24	32.11	96.35
Northwestern National, Wisconsin.....	118,636,104	524,973 48	269,714 58	193,796 89	51.88	36.92	88.30
Norwich Union, England.....	20,186,760	874,575 04	600,547 87	285,157 83	57.32	32.60	88.90
Oakland Home, California.....	62,149,773	242,026 67	107,886 99	115,202 64	44.70	47.64	92.34
Orient, Connecticut.....	90,005,892	658,355 93	434,255 46	242,087 95	66.96	36.77	102.73
Pennsylvania Fire, Pennsylvania.....	29,423,610	952,460 88	645,470 75	331,180 72	57.27	34.77	92.34
People's Fire, New Hampshire.....	486,621,183	347,963 37	180,678 00	117,739 15	51.92	33.84	86.76
Phoenix, New York.....	193,774,351	4,799,163 63	8,740,524 62	1,809,263 31	77.94	37.70	115.64
Phoenix, Connecticut.....	226,821,109	2,233,309 37	1,328,999 41	786,676 94	69.60	32.99	92.49
Providence-Washington, Rhode Island.....	155,443,844	1,402,923 91	971,648 81	478,623 82	69.26	34.12	103.36
Queen, England.....	185,855,926	831,077 05	506,498 44	286,050 40	60.94	32.01	92.95
Rochester German, New York.....	41,427,055	1,422,581 18	963,376 63	462,095 43	67.01	32.48	99.49
Rockford, Illinois.....	28,375,701	378,382 90	245,315 98	139,817 80	64.73	36.89	101.62
Royal, England.....	375,445,275	298,860 18	127,580 31	142,983 71	44.14	49.50	93.64
Security, Connecticut.....	65,773,394	2,492,748 04	1,554,666 58	810,312 18	62.37	32.51	94.88
St. Paul Fire and Marine, Minnesota.....	99,108,298	415,437 61	249,443 95	120,237 60	60.04	28.94	88.98
Springfield Fire and Marine, Massachusetts.....	133,032,100	979,995 93	664,865 13	394,251 10	68.26	31.24	99.50
State, Iowa.....	20,451,422	1,562,908 86	940,248 87	528,069 81	69.63	33.79	93.42
Sun, California.....	21,304,621	826,442 29	156,102 82	178,067 88	47.82	54.54	102.36
Sun Fire Office, England.....	113,188,159	254,239 89	133,367 76	91,355 24	52.46	35.93	88.39
Traders, Illinois.....	55,785,478	970,059 07	718,095 49	319,418 02	74.03	32.93	106.96
Union, California.....	57,182,887	581,725 71	375,962 55	187,663 87	64.61	36.26	100.87
Westchester Fire, New York.....	93,959,147	614,237 78	885,674 61	221,589 37	62.79	36.08	98.87
Western Assurance, Canada.....	120,429,196	1,096,353 21	485,167 56	315,287 39	58.55	38.05	96.60
Williamsburgh City Fire, New York.....	80,174,438	1,096,353 21	727,461 09	358,487 38	66.62	32.70	99.22
Williamsburgh City Fire, New York.....	80,174,438	545,305 69	274,686 80	231,900 09	50.37	42.53	92.90
Total.....	\$9,498,908,116	\$79,205,687 65	\$48,511,567 63	\$26,666,862 52	61.24	33.66	94.90

TABLE III.
INCOME, CLASSIFIED.

<i>Name of Company.</i>	<i>Premiums.</i>	<i>Interest and dividends.</i>	<i>All other sources.</i>	<i>Total.</i>
Etina, Connecticut.....	\$2,610,801 88	\$420,639 83	\$8,664 37	\$3,040,105 68
Agricultural, New York.....	789,781 63	81,250 88	5,252 62	876,285 13
American, New Jersey.....	409,675 77	70,307 98	9,379 38	489,363 13
American Central, Missouri.....	553,635 38	49,090 04	6,213 76	608,879 38
American Fire, New York.....	361,410 63	47,615 34	853 39	409,899 36
American Fire, Pennsylvania.....	1,368,203 40	91,561 14	23,080 95	1,482,845 49
Anglo-Nevada, California.....	954,704 80	96,069 20	.....	1,050,773 60
Boylston, Massachusetts.....	265,782 63	36,177 15	69 75	302,029 43
British American, Canada.....	584,785 18	27,872 02	.....	612,657 20
Burlington, Iowa.....	156,106 09	12,771 17	.....	169,185 26
Citizens', New York.....	508,473 13	40,670 38	308 00	557,773 26
City of London, England.....	602,505 00	51,207 42	5,735 96	659,448 38
Commercial, California.....	571,311 30	20,638 40	.....	591,949 70
Commercial Union, England.....	399,071 47	22,348 77	.....	421,420 24
Concordia Fire, Wisconsin.....	2,148,796 67	63,234 17	10,039 96	2,222,070 80
Continental, New York.....	348,316 50	27,840 20	.....	376,156 70
Continental Fire, Connecticut.....	999,853 47	101,469 35	.....	1,101,322 82
Fire Association, Pennsylvania.....	2,417,081 15	187,533 05	38,336 08	2,642,950 28
Fire Insurance Association, England.....	1,630,601 27	212,675 35	7,983 77	1,851,260 39
Fireman's Fund, California.....	692,006 67	29,218 63	.....	721,225 30
Firemen's, Ohio.....	1,018,249 32	69,817 10	20,663 37	1,108,729 79
Franklin Fire, Pennsylvania.....	205,414 84	17,768 83	7,046 63	230,230 30
German (Freeport), Illinois.....	494,361 26	132,500 84	644,126 09	1,276,988 19
German American, New York.....	1,326,457 34	107,942 40	17,263 99	1,439,133 07
German Fire (Peoria), Illinois.....	2,360,053 28	208,830 85	5,513 33	2,568,864 13
Germania Fire, New York.....	200,314 52	20,155 40	181 40	220,651 32
Germania Fire and Marine, Pennsylvania.....	1,218,069 75	101,697 73	.....	1,319,767 48
Ghaard Fire, New York.....	360,145 48	49,399 38	10,225 59	419,770 45
Granite State Fire, New Hampshire.....	501,616 43	69,045 94	100 00	570,762 37
Hannover-Bremen, Germany.....	238,407 03	13,434 67	.....	251,841 70
Hanover Fire, New York.....	848,531 35	42,664 94	.....	891,196 29
Harford Fire, Connecticut.....	1,268,841 12	95,683 88	.....	1,364,525 00
House, New York.....	2,455,310 50	197,859 47	30,451 88	2,683,621 85
Imperial Fire, England.....	3,746,969 49	260,628 18	50,528 43	4,058,121 10
Insurance Co. of North America, Pennsylvania.....	1,024,022 68	29,817 25	17,506 70	1,071,347 37
Insurance Co. of New York.....	3,399,579 68	359,191 25	36,727 91	3,795,498 74
Lancashire, England.....	1,295,993 84	62,067 48	.....	1,358,061 32
Liverpool and London and Globe, England.....	3,868,174 33	154,262 00	91,667 11	4,114,103 44
London Assurance, England.....	706,763 31	49,125 00	.....	755,888 31
London and Lancashire, England.....	1,004,314 08	42,305 33	.....	1,046,619 41

Louisville Underwriters', Kentucky	478,979 56	37,505 78	5,123 01	516,708 35
Merchants', New Jersey	555,813 01	59,366 77	2,789 02	617,918 80
Michigan Fire and Marine, Michigan	183,690 38	19,707 94		203,398 32
Milwaukee Mechanics', Wisconsin	516,291 95	68,478 38	5,980 53	590,695 86
National Fire, Connecticut	565,003 43	101,507 70	2,340 58	668,851 71
New Hampshire Fire, New Hampshire	645,596 72	60,172 26		705,768 98
New York Battery Fire, New York	440,916 48	31,591 28		472,607 76
Niagara Fire, New York	1,556,548 52	74,520 83	15,960 41	1,647,029 76
Norfolk Assurance, England	936,826 30	45,781 00	2,662 19	983,219 49
North British and Mercantile, England	1,855,827 84	122,310 83		1,978,138 67
Northwestern National, Wisconsin	524,675 04	55,578 56		580,253 60
North Union, England	874,675 04	88,157 28		912,832 32
Oakland Home, California	242,026 67	9,598 66	5,569 60	257,194 93
Orient, Connecticut	683,855 93	77,306 66	1,389 60	738,052 19
Pennsylvania Fire, Pennsylvania	982,460 88	131,083 87	1,139 36	1,084,684 11
People's Fire, New Hampshire	347,963 37	19,571 89		367,535 26
Phoenix, New York	4,799,163 63	131,173 54	17,576 79	4,947,913 96
Phoenix, Connecticut	2,283,309 37	240,074 53	5,418 24	2,478,802 14
Phoenix Assurance, England	1,402,923 91	48,843 75		1,451,767 66
Providence Washington, Rhode Island	831,077 05	35,711 46		866,788 51
Queen, England	1,422,581 18	45,496 80	12,618 37	1,480,696 35
Rochester German, New York	378,982 90	22,318 25	9,010 49	410,809 64
Rockford, Illinois	288,860 18	26,127 71	2,163 22	317,151 11
Royal, England	2,492,748 04	96,412 78	97,880 06	2,690,040 87
Security, Connecticut	415,437 61	23,540 01	50,152 18	489,129 80
St. Paul Fire and Marine, Minnesota	978,995 93	87,418 88		1,070,473 24
Springfield Fire and Marine, Massachusetts	1,562,908 86	130,618 87	3,979 25	1,697,506 98
State, Iowa	326,442 26	14,363 91		340,806 17
Sun Fire Office, England	970,059 07	70,197 40	4,134 97	1,044,258 47
Traders', Illinois	581,725 71	48,883 90		630,609 61
Union, California	614,237 73	48,412 84	8,365 00	666,015 57
Western Assurance, Canada	898,683 19	50,794 38	727 82	950,186 39
Williamsburg City Fire, New York	1,096,353 21	29,486 53		1,125,789 79
Totals	\$78,951,447 76	\$5,915,671 53	\$694,263 97	\$85,561,383 26

TABLE IV.
EXPENDITURES, CLASSIFIED.

<i>Name of Company.</i>	<i>Losses paid.</i>	<i>Dividends on stock.</i>	<i>Commissions, brokerage and salaries.</i>	<i>Taxes and other expenses.</i>	<i>Total.</i>
Ætna, Connecticut.....	\$1,450,357 61	\$720,000 00	\$560,087 52	\$260,990 54	\$2,991,385 67
Agricultural, New York.....	456,984 78	49,870 00	275,152 71	56,807 25	818,814 74
American, New Jersey.....	190,795 39	72,726 00	105,252 49	52,287 66	421,063 54
American Central, Missouri.....	355,909 16	57,000 00	123,712 25	80,679 45	617,300 86
American Fire, New York.....	185,760 47	50,356 48	124,390 87	51,601 05	412,108 87
American Fire, Pennsylvania.....	874,880 63	50,910 00	448,479 68	41,502 70	1,415,773 01
Anglo-Nevada, California.....	443,295 36	90,000 00	239,255 83	73,894 00	866,445 19
Borlison, Massachusetts.....	166,663 13	35,059 25	71,747 29	32,611 88	306,081 55
British America, Canada.....	490,663 07	.....	131,093 08	40,376 13	602,132 28
Burlington, Iowa.....	42,887 32	20,000 00	60,043 13	37,107 44	160,037 89
California, California.....	249,550 80	72,000 00	124,281 92	61,438 89	507,271 62
Chitons', New York.....	375,770 57	29,983 70	149,449 59	107,424 73	662,628 60
City of London, England.....	405,634 70	.....	145,398 00	58,614 12	609,646 82
Commercial Union, England.....	264,854 73	24,000 00	107,900 43	36,108 54	432,863 70
Commercial Union, England.....	1,169,982 26	.....	524,078 39	174,640 04	1,868,700 69
Concordia Fire, W. Consult.....	223,169 81	.....	92,369 48	34,755 37	358,414 66
Continental, New York.....	645,557 47	8,120 00	247,499 10	98,981 40	1,072,037 97
Continental, New York.....	1,557,501 43	80,000 00	751,611 40	270,085 09	2,739,784 82
Fire Association, Pennsylvania.....	1,015,788 00	160,556 90	460,328 20	79,761 81	2,739,784 82
Fire Insurance Association, England.....	580,814 35	200,000 00	177,412 75	62,571 13	1,020,808 23
Firemen's Fund, California.....	554,806 07	120,000 00	244,484 71	117,595 68	1,036,886 46
Firemen's, Ohio.....	127,686 45	20,000 00	54,441 35	32,125 14	234,252 94
Franklin Fire, Pennsylvania.....	262,256 42	100,065 00	136,917 41	101,345 83	600,614 66
German (Freeport), Illinois.....	782,228 72	40,000 00	515,550 78	33,774 70	1,322,554 20
German American, New York.....	1,311,643 24	200,000 00	551,483 14	278,753 46	2,341,879 84
Germania Fire, New York.....	96,995 49	24,000 00	83,891 74	8,387 46	208,244 69
Germania Fire (Peoria), Illinois.....	569,089 50	100,000 00	260,141 60	192,168 51	1,221,399 61
Girard Fire and Marine, Pennsylvania.....	183,043 23	72,000 00	119,741 94	41,883 41	366,668 58
Glens Falls, New York.....	585,944 29	20,000 00	131,546 56	50,456 56	807,947 72
Granite State Fire, New Hampshire.....	535,243 61	.....	213,299 19	67,193 26	815,836 74
Hamburg, Bremen, Germany.....	792,322 61	100,000 00	395,959 03	141,460 40	1,389,742 03
Hanover Fire, New York.....	1,362,791 82	260,000 00	559,668 54	227,558 29	2,400,018 15
Harford Fire, Connecticut.....	2,066,507 16	299,680 00	1,059,056 52	831,985 26	3,757,258 94
Hone, New York.....	670,587 56	.....	1,284,381 73	60,725 94	1,015,695 23
Imperial Fire, England.....	2,198,614 49	450,000 00	665,678 43	389,189 05	3,691,481 78
Insurance Company of North America, Pennsylvania.....	909,782 42	.....	381,938 43	31,608 67	1,323,329 52
Lancashire, England.....	2,452,858 96	.....	889,528 18	292,734 29	3,635,121 43
Liverpool and London and Globe, England.....	468,275 82	.....	178,008 08	64,152 56	710,435 96
London Assurance, England.....	.....	.....	.....	.....	.....

London and Lancashire, England.....	582,382 87	46,000 00	249,347 31	90,383 10	922,123 28
Louisville Underwriters, Kentucky.....	360,451 15	14,141 00	100,093 87	41,511 18	548,086 00
Merchants, New Jersey.....	320,170 92	14,000 00	126,022 98	74,819 59	563,034 49
Michigan Fire and Marine, Michigan.....	282,469 62	40,069 00	45,680 98	24,294 65	210,244 83
Milwaukee Mechanics, Wisconsin.....	233,803 09	100,000 00	183,000 18	43,064 98	525,997 25
National Fire, Connecticut.....	320,480 63	100,000 00	130,016 97	64,067 82	504,554 32
New Hampshire Fire, New Hampshire.....	330,186 05	40,000 00	165,001 69	42,100 45	507,288 10
New York Bowery Fire, New York.....	286,360 98	36,000 00	167,351 43	40,510 15	510,222 55
Niagara Fire, New York.....	974,743 09	49,682 50	379,373 76	208,542 37	1,812,938 72
Northern Assurance, England.....	521,085 23	60,000 00	221,238 97	123,144 06	875,538 26
North British and Mercantile, England.....	1,136,506 91	.....	491,113 23	104,875 08	1,732,405 22
Northwestern National, Wisconsin.....	269,714 58	.....	131,973 21	61,823 68	432,511 47
Norwich Union, England.....	500,647 87	.....	201,394 86	83,761 97	785,704 70
Oakland Home, California.....	107,986 99	12,000 00	73,741 10	41,461 54	233,189 63
Orient, Connecticut.....	434,255 46	30,000 00	163,922 79	78,669 16	706,843 41
Pennsylvania Fire, Pennsylvania.....	645,470 75	60,000 00	254,287 55	76,893 17	926,661 47
People's Fire, New Hampshire.....	180,678 00	7,500 00	86,467 01	31,282 14	305,517 15
Phoenix, New York.....	3,740,524 62	100,000 00	1,297,257 22	511,968 09	5,649,279 93
Phoenix, Connecticut.....	1,328,999 41	280,000 00	477,649 32	258,857 62	2,345,476 33
Phoenix Assurance, England.....	971,648 81	320,000 00	349,119 32	129,504 50	1,450,272 63
Providence-Washington, Rhode Island.....	506,498 44	.....	191,910 88	74,144 52	804,553 84
Queen, England.....	953,376 63	16,000 00	324,600 33	137,494 10	1,416,471 06
Rochester German, New York.....	245,315 98	28,000 00	116,974 33	37,223 94	401,133 78
Rockford, Illinois.....	127,530 31	.....	102,593 86	26,009 38	238,514 02
Royal, England.....	249,443 95	18,000 00	693,647 28	216,664 90	2,364,968 76
Security, Connecticut.....	1,554,656 58	.....	117,127 00	3,100 60	387,671 53
St. Paul Fire and Marine, Minnesota.....	664,865 13	50,000 00	238,367 30	65,883 80	1,019,116 23
Springfield Fire and Marine, Massachusetts.....	940,248 87	112,500 00	331,544 15	196,525 66	1,580,818 68
State, Iowa.....	166,102 82	22,000 00	146,180 96	31,877 32	356,160 70
Sun Fire Office, England.....	718,095 49	50,000 00	213,002 47	106,415 55	1,037,513 51
Traders', Illinois.....	375,962 55	60,000 00	148,969 14	38,724 73	613,656 42
Union, California.....	385,674 61	60,000 00	177,596 95	43,982 42	667,253 98
Westchester Fire, New York.....	485,157 56	30,000 00	196,655 55	118,631 84	830,444 95
Western Assurance, Canada.....	727,461 90	.....	254,756 04	103,731 34	1,085,948 47
Williamsburgh City Fire, New York.....	274,686 00	49,935 00	185,463 51	46,456 58	556,521 89
Totals.....	\$48,378,189 87	\$4,891,170 83	\$20,321,591 98	\$7,562,584 70	\$81,153,537 39

TABLE V.
CLASSIFIED ASSETS.

Name of Company.	Real estate.	Loaned on bond and mortgage.	Bonds and stocks owned.	Loaned on stocks as collaterals.	Cash in office and bank.	Premiums unpaid.	Miscellaneous assets.	Total.
Atna, Connecticut.....	\$555,000 00	\$45,145 00	\$7,839,292 00	\$8,270 00	\$901,764 15	\$577,478 42	\$1,439 37	\$9,528,388 97
Agricultural, New York.....	155,835 44	1,021,632 88	390,916 00	59,620 00	184,953 85	62,350 28	47,357 44	1,992,574 59
American, New Jersey.....	356,764 36	920,726 75	533,375 00	.....	52,584 43	21,926 11	26,510 36	1,911,887 01
American Central, Missouri.....	236,982 44	.....	533,375 00	90,000 00	53,888 45	82,676 88	.....	1,229,497 77
American Fire, New York.....	232,695 13	55,220 00	1,011,178 00	114,250 00	53,888 45	31,010 72	2,268 82	1,287,712 05
American Fire, Pennsylvania.....	.....	1,029,497 28	1,029,497 28	84,900 00	102,345 79	35,154 49	23,823 92	2,401,956 11
Anglo-Nevada, California.....	173,000 00	637,500 00	1,584,550 00	.....	121,403 54	124,546 98	29,832 66	2,497,833 18
Bay State, Mass.....	.....	516,584 00	702,607 92	101,000 00	74,750 83	23,676 72	20,867 05	909,878 10
British America, Canada.....	.....	95,974 94	50,220 00	8,515 00	47,438 18	46,431 79	5,295 03	803,772 92
Burlington, Iowa.....	15,220 00	24,476 67	638,895 50	.....	83,948 00	13,463 15	28,924 57	296,265 66
California, California.....	100,000 00	88,400 00	557,156 00	225,150 00	265,751 49	117,985 88	24,805 89	1,171,915 43
Citizens', New York.....	109,500 00	.....	618,510 00	.....	40,596 98	79,882 01	6,546 03	1,107,240 02
City of London, England.....	.....	189,592 23	138,087 50	.....	34,244 47	76,028 96	193 61	728,972 04
Commercial, California.....	5,030 80	.....	1,712,300 00	.....	387,340 84	341,817 13	6,779 90	484,194 75
Commercial Union, England.....	258,539 98	.....	147,325 00	.....	7,682 59	87,071 73	6,628 57	548,011 73
Concordia Fire, Wisconsin.....	83,950 00	328,320 00	1,269,776 00	6,175 00	79,636 85	89,269 47	176,907 60	2,163,907 32
Continental, New York.....	693,500 00	135,100 00	3,283,223 00	140,000 00	211,079 58	177,252 85	33,602 50	4,875,623 03
Fire Association, Pennsylvania.....	57,700 00	1,294,414 84	2,661,468 50	157,650 00	177,072 30	130,873 15	4,512,782 29	883,444 61
Fire Insurance Association, England.....	.....	.....	695,420 00	.....	108,175 81	84,939 30	4,909 50	2,181,925 18
Fireman's Fund, California.....	325,531 82	299,750 00	945,452 00	212,400 00	159,415 17	167,150 89	72,225 50	3,181,378 38
Fireman's, Ohio.....	84,147 81	220,920 82	114,130 00	1,200 00	26,255 50	23,822 62	10,901 63	3,181,248 55
Franklin Fire, Pennsylvania.....	334,850 00	772,431 57	1,068,341 00	775,300 00	167,054 30	49,262 38	14,009 53	2,187,172 68
German (Freeport), Illinois.....	15,000 00	1,051,341 27	238,865 00	63,223 67	181,487 81	106,019 41	534,245 02	5,286,248 88
German American, New York.....	.....	.....	4,857,840 00	.....	268,948 55	87,622 10	71,838 23	445,198 57
German Fire (Peoria), Illinois.....	6,500 00	251,285 00	50,000 00	36,697 00	35,146 28	37,896 64	27,673 65	2,557,365 75
Germania Fire, New York.....	580,000 00	91,500 00	1,806,440 00	3,500 00	52,868 44	13,913 51	4,983 80	1,418,904 29
Girard Fire and Marine, Pennsylvania.....	346,000 00	607,466 66	281,627 50	6,400 00	114,357 18	48,619 19	14,533 76	1,576,965 49
Glens Falls, New York.....	13,175 00	511,329 84	863,075 00	.....	149,870 47	33,466 53	6,657 39	401,586 37
Granite State Fire, New Hampshire.....	.....	106,600 00	201,266 78	30,000 00	20,314 46	66,747 74	4,876 22	1,129,603 89
Hamburg-Bremen, Germany.....	.....	20,000 00	968,780 00	.....	45,109 72	30,375 72	8,290 33	2,479,654 48
Hannover Fire, New York.....	638,075 60	88,000 00	2,174,851 40	1,000 00	77,137 03	130,375 72	8,290 33	5,288,603 97
Hartford Fire, Connecticut.....	.....	1,140,500 00	2,426,777 50	70,000 00	586,899 56	380,447 62	48,904 19	8,061,182 41
Home, New York.....	412,272 50	621,300 00	4,914,467 50	605,750 00	189,913 06	243,254 62	136,529 84	1,583,450 31
Imperial Fire, England.....	360,698 02	2,077,414 97	951,315 08	146,400 00	68,071 67	142,937 06	131,941 81	8,318,879 12
Insurance Co. of North America, Pennsylvania.....	.....	.....	4,598,430 00	.....	655,648 35	109,418 48	55,265 48	6,793,575 82
Insurance Co. of Ireland.....	.....	1,475,947 50	2,330,100 00	.....	699,124 78	469,982 39	.....	1,642,194 91
Liverpool and London and Globe, England.....	1,450,000 00	1,799,413 27	1,867,513 75	.....	87,361 72	99,119 83	.....	1,543,994 80
London Assurance, England.....	.....	.....	.....	.....	.....	.....	.....	.....

London and Lancashire, England.....	21,931.39	355,924.90	1,426,137.00	20,752.43	99,205.65	87,152.30	145.78	1,615,640.73
Louisville Underwriters', Kentucky.....	117,327.82	464,517.00	623,898.75	21,000.00	28,057.75	49,721.52	49,908.37	1,769,773.89
Merchants, New Jersey.....	8,400.31	269,150.00	29,525.00	.....	28,052.75	67,041.58	13,193.28	1,312,081.18
Michigan Fire and Marine, Michigan.....	36,950.00	682,050.00	592,750.00	48,050.00	51,417.13	32,403.15	7,850.35	1,362,547.37
Milwaukee Mechanics, Wisconsin.....	24,478.40	613,100.00	1,137,628.00	5,700.00	145,458.65	18,992.29	20,548.00	1,464,158.28
National Fire, Connecticut.....	.....	232,696.86	880,120.00	47,850.00	43,325.06	51,931.47	3,444.88	2,006,857.34
New Hampshire Fire, New Hampshire.....	506,751.24	33,400.00	674,092.50	9,300.00	31,559.07	40,424.40	3,765.00	1,269,088.39
New York Bowery Fire, New York.....	80,588.40	.....	1,306,024.80	40,150.00	157,683.99	158,841.83	24,739.64	1,792,220.85
Niagara Fire, New York.....	.....	804,000.00	2,986,278.31	.....	122,296.18	112,135.60	421.66	2,237,491.50
Northern Assurance, England.....	.....	.....	892,710.00	.....	154,881.52	112,135.60	81,854.12	1,459,492.67
North British and Mercantile, England.....	.....	.....	1,089,775.00	.....	186,256.84	94,852.30	3,416.25	1,389,860.07
Northwestern National, Wisconsin.....	.....	.....	64,000.00	.....	38,019.74	29,713.16	9,741.67	1,315,486.67
Norwich Union, England.....	.....	.....	1,113,687.81	12,692.73	186,256.84	76,209.58	1,914.69	1,352,376.44
Oakland Home, California.....	100,000.00	255,919.00	1,106,574.50	75,540.00	65,558.53	121,412.90	23,829.40	1,667,692.42
Orient, Connecticut.....	12,745.78	347,970.00	1,906,735.00	375,800.00	83,919.49	112,786.07	8,847.28	2,890,897.34
Pennsylvania Fire, Pennsylvania.....	155,500.00	145,550.00	236,735.00	21,195.80	38,860.90	50,336.05	4,156.10	2,496,834.35
People's Fire, New Hampshire.....	.....	240,950.00	1,912,032.50	3,350.00	634,145.03	532,456.55	83,881.89	5,062,727.89
Phoenix, New York.....	1,645,911.92	810,350.00	3,300,531.00	82,570.00	157,969.59	224,604.09	21,470.21	4,778,469.13
Phoenix, Connecticut.....	230,974.24	.....	1,509,455.00	.....	143,090.62	120,400.90	.....	1,772,971.52
Provident Assurance, England.....	.....	.....	899,055.00	.....	52,792.49	99,908.96	65,131.85	1,116,858.70
Provident Assurance, Rhode Island.....	.....	.....	1,257,846.15	.....	283,792.49	19,525.44	15,964.65	2,027,897.20
Queen, England.....	449,768.47	258,750.00	201,175.00	.....	52,243.90	39,545.04	7,930.54	672,144.48
Rockford, Illinois.....	114,500.00	270,626.09	57,410.00	80,985.00	57,029.96	30,067.72	157,944.10	698,992.87
Royal, England.....	44,930.00	.....	2,046,015.00	450,000.00	160,115.09	326,466.02	81,893.37	4,845,191.55
Security, Connecticut.....	33,829.13	127,950.00	816,590.00	81,592.50	55,841.76	69,591.35	3,977.53	6,638,372.97
St. Paul Fire and Marine, Minnesota.....	104,568.29	341,053.71	497,267.02	843,921.44	96,005.61	93,500.01	61,968.77	1,511,060.85
Springfield Fire and Marine, Massachusetts.....	110,853.00	261,550.00	2,380,306.00	26,900.00	82,291.03	185,508.98	3,099,903.98	3,099,903.98
Sun Fire Office, England.....	86,975.00	109,453.84	46,050.00	.....	31,687.55	51,608.74	191,364.19	517,089.32
Swiss Fire, New York.....	20,000.00	889,000.00	634,000.00	.....	156,812.01	95,596.13	1,811,043.14	1,811,043.14
Traders, Illinois.....	13,695.98	110,000.00	1,130,760.00	.....	64,215.38	43,226.42	24,436.80	1,890,324.48
Union, Illinois.....	123,559.44	182,800.00	679,260.00	20,000.00	95,448.88	46,768.46	22,417.63	1,170,255.48
Western Assurance, Canada.....	2,000.00	326,200.00	897,097.25	3,900.00	94,253.78	92,772.54	2,987.33	1,346,596.65
Westchester Fire, New York.....	.....	.....	897,097.25	.....	74,084.48	92,772.54	41,916.76	1,401,770.81
Williamsburg City Fire, New York.....	531,691.40	280,000.00	378,364.80	960.00	20,468.68	57,666.53	15,856.95	1,286,578.31
Totals.....	\$13,612,791.17	\$20,671,022.95	\$79,691,612.44	\$42,32,061.07	\$3,935,429.56	\$7,531,822.17	\$2,570,454.09	\$137,274,693.45

TABLE VI.
CLASSIFIED LIABILITIES.

Name of Company.	Capital.	UNPAID LOSSES.			Unearned premiums.	All other claims.	Total liabilities.	Assets.	Surplus of assets.	Admitted assets under the law of this State.	Surplus of assets over liabilities.
		Not resisted.	Resisted.	Deductions for salvage and reinsurance.							
Aetna, Ct.	\$4,000,000	\$235,805	\$15,443	\$666	\$1,847,220	\$85,529	\$6,183,330	\$9,528,388	\$3,345,058		
Agricultural, N. Y.	500,000	37,614	7,500		1,134,177	130	1,679,421	1,932,574	253,152		
American, N. J.	600,000	23,122	7,500	996	341,573	14,581	1,985,780	1,911,887	938,106		
American Central, No.	600,000	47,383	10,580	2,000	327,023	12,401	1,229,491	1,229,491	174,340		
American Fire, N. Y.	400,000	31,690			228,250	18,976	1,075,148	1,287,712	610,794		
American Fire, Pa.	500,000	154,882			883,830	415,142	1,986,378	2,401,956	411,577		
Anglo-Nevada, Cal.	2,000,000	63,568	400	8,064	435,753	2,882	2,517,509	2,571,024	53,514		
Baylston, Mass.	557,200	48,330			174,239	3,111	792,901	909,878	126,977		
Burlington, Iowa	100,000		9,353		17,239	2,606	271,912	296,265	24,353		
Burlington, Cal.	600,000	48,335	5,250		340,644	14,888	799,773	1,171,915	172,141		
Citizens', N. Y.	300,000	12,434	3,089	833	419,694	16,388	789,694	1,107,240	320,345		
Commercial, Cal.	200,000				171,562	3,401	387,387	434,194	46,798		
Concordia, N. Y.	200,000	25,188	600		260,723	9,167	883,884	548,011	52,426		
Concordia Fire, Wis.	85,646				665,885		1,783,332	2,163,907	395,554		
Continental, N. Y.	1,000,000	291,563	36,933	31,231	2,583,904	71,456	3,934,625	4,875,623	920,987		
Fire Association, Pa.	1,000,000	200,441	39,111	2,380	1,804,943	1,804,943	3,683,343	4,512,792	829,532		
Fireman's Fund, Cal.	1,000,000	95,844	10,109	5,44	1,131,123	36,370	1,814,382	2,181,925	367,568		
Firemen's, Ohio.	31,416	2,390	2,390		147,676	5,264	438,382	481,378	49,426		
Franklin Fire, Pa.	22,178	4,374			425,156	1,366,133	2,217,862	3,181,948	963,366		
German (Freeport), Ill.	99,263	5,000			1,570,252	35,966	1,910,322	2,187,172	276,650		
German American, N. Y.	1,000,000	250,823	25,880		1,909,373	14,040	3,174,111	5,986,343	2,112,137		
German Fire (Peoria), Ill.	1,000,000	19,017			80,070	1,146	410,253	445,198	34,964		
Germania Fire, N. Y.	300,000	66,557			908,063		2,001,520	2,557,385	555,845		
Gilard F. & M. Pa.	300,000	23,897		1,049	275,284	208,598	808,460	1,571,804	610,443		
Glens Falls, N. Y.	45,665	5,473		4,656	608,832	5,188	780,366	1,576,965	816,592		
Granite State Fire, N. H.	18,349			675	160,979	10,112	388,762	2,471,866	19,819		
Hanover Fire, N. Y.	119,110	22,384		7,168	914,068	2,301	2,060,726	2,475,654	428,924		
Hartford Fire, Ct.	162,924	82,122			1,872,797	34,500	3,352,344	6,286,603	1,936,260		
Home, N. Y.	345,235	39,129		11,180	3,274,781	39,545	6,685,491	8,061,182	1,375,690		
Ins. Co. of Nth Am'a, Pa.	523,588	42,901		17,412	868,438	694,565	6,032,100	8,316,879	2,268,770		
Ins. Co. of Nth Am'a, Ky.	71,917	4,700			1,206,323	83,338	666,278	769,773	103,465		
Merchants', N. J.	41,369	10,565			369,314	23,582	844,781	1,312,031	467,249		
Mechanics', N. J.	10,540				108,798		319,338	362,547	43,208		
Milwaukee F. & M., Mich.	200,000	16,103	5,500		439,677	115	639,494	1,464,168	804,664		
National Fire, Ct.	200,000	69,119	6,867		874,868	4,500	1,435,145	2,006,857	561,712		
New Hampshire Fire, N. H.	500,000	74,369			419,708	10,266	1,004,344	1,269,088	264,744		

N. Y. Bowers Fire, N. Y.	300,000	54,967	8,400	10,709	52,653	245,906	1,801	600,366	792,220	191,854	.....
Niagara Fire, N. Y.	600,000	175,896	17,063	.....	192,960	1,192,487	25,736	1,901,553	2,237,491	375,938	.....
Northwestern Nat'l, Wb.	600,000	145,518	8,100	2,000	46,618	1,464,437	4,119	1,115,175	1,389,860	274,684	.....
Oakland Home, Cal.	200,000	19,040	.....	1,885	17,244	104,093	11,618	1,396,956	1,852,376	15,419	.....
Orient, Conn.	1,000,000	91,970	5,200	.....	66,229	492,029	25,316	1,624,566	2,697,692	143,125	.....
Penna. Fire, Pa.	200,000	61,839	.....	.....	87,852	592,918	537,308	1,607,968	2,680,937	1,283,523	.....
People's Fire, N. H.	200,000	23,552	.....	.....	97,852	592,918	9,022	4,919,783	4,986,834	7,041	.....
Phoenix, N. Y.	1,000,000	584,209	25,963	.....	652,292	3,324,323	13,499	3,706,718	5,062,727	143,686	.....
Phoenix, Cal.	2,000,000	14,203	.....	.....	126,052	1,076,723	.....	1,076,702	1,116,808	101,680	.....
Prov. Washington, R. I.	300,000	167,268	.....	60,871	126,154	973,423	361	907,943	672,144	164,185	.....
Rockford, Ill.	200,000	21,889	3,675	.....	21,464	273,423	28,661	640,594	688,952	85,067	.....
Rockford, N. Y.	200,000	23,285	.....	2,021	21,913	390,429	9,967	530,976	638,872	107,865	.....
Security, Cal.	200,000	23,175	.....	1,794	22,721	944,368	.....	1,181,118	1,541,060	339,942	.....
St. Paul F. & M., Minn.	1,000,000	180,174	4,220	45,380	61,014	1,590,105	27,825	2,625,317	3,099,903	473,966	.....
Springfield F. & M., Mass.	1,200,000	166,965	12,289	7,207	172,025	1,716,067	3,153	3,096,364	3,617,039	517,674	.....
State, Iowa	200,000	21,927	10,463	.....	53,412	272,818	32,437	1,380,334	1,380,334	435,472	.....
Traders, Ill.	750,000	74,484	11,105	12,539	62,999	539,524	7,231	1,077,906	1,170,234	82,346	.....
Union, Cal.	200,000	42,311	4,000	.....	46,311	664,261	34,416	1,060,861	1,843,566	282,704	.....
Westchester Fire, N. Y.	300,000	62,173	.....	.....	62,173	664,261	.....	1,060,861	1,843,566	282,704	.....
Wmsh. City Fire, N. Y.	250,000	16,627	11,860	1,883	26,963	464,109	18,614	1,701,307	1,285,578	584,270	.....
Totals U. S. Co's.....	\$39,307,200	\$5,395,890	\$32,854	\$430,353	\$5,543,336	\$41,062,517	\$5,836,442	\$62,274,546	\$121,066,836	\$26,792,280	.....
U. S. BRANCHES OF FOREIGN COMPANIES.											
British America, Can.	.....	\$49,175	\$6,060	\$4,410	\$50,814	\$373,917	.....	\$424,731	\$303,772	\$379,041	\$277,876
City of London, Eng.	.....	52,828	11,700	7,645	56,883	336,844	\$12,471	406,200	738,972	322,771	212,309
Commercial Union, Eng.	.....	171,074	28,375	1,766	197,692	1,542,900	45,676	1,785,670	2,716,026	930,355	621,862
Fire Insurance Ass'n, Eng.	.....	82,467	13,784	6,865	90,396	431,810	953	523,160	893,444	370,283	172,259
Hamburg-Bremen, Ger.	.....	74,655	6,450	1,580	79,545	604,657	.....	684,202	1,129,603	445,401	967,930
Imperial Fire, Eng.	.....	81,769	32,122	607	113,294	687,575	23,873	824,733	1,183,450	758,716	538,854
Lancashire, Eng.	.....	148,033	23,177	.....	171,211	789,039	10,000	970,251	1,642,194	671,943	507,786
Liv. & Lon. & Globe, Eng.	.....	405,465	52,225	101,972	355,717	2,800,438	596,086	3,752,238	6,793,575	3,041,337	2,579,128
London Assurance, Eng.	.....	61,338	.....	.....	61,338	548,028	11,936	621,302	1,543,994	922,692	818,248
Lon. & Lancashire, Eng.	.....	70,272	8,903	14,582	64,598	646,028	18,705	816,256	1,615,640	799,384	612,880
N. Brit. & Mercantile, Eng.	.....	185,777	20,957	5,468	151,267	732,957	3,548	1,469,264	3,347,833	1,878,569	1,475,202
Northern Assurance, Eng.	.....	73,891	25,311	2,146	97,056	654,983	16,183	7,768,222	1,459,024	680,902	529,844
Norwich Union, Eng.	.....	125,589	.....	7,709	117,880	590,512	1,000	709,392	1,315,456	606,063	561,457
Phoenix Assurance, Eng.	.....	309,011	25,611	126,278	208,344	1,075,221	2,243,565	1,275,985	1,772,971	489,405	269,068
Queen, Eng.	.....	139,048	30,660	6,232	163,476	1,105,193	2,410	1,293,560	2,027,897	756,816	454,734
Royal, Eng.	.....	447,433	37,958	174,732	310,658	2,044,867	340,677	2,696,203	4,845,194	2,148,991	1,623,188
Sun Fire Office, Eng.	.....	79,138	9,880	.....	89,038	863,833	.....	954,421	1,811,043	856,621	1,379,883
Western Assurance, Can.	.....	96,409	7,219	2,717	100,911	524,492	.....	625,404	1,040,770	415,366	229,133
Totals Foreign Co's....	.....	\$2,603,439	\$340,397	\$463,675	\$2,480,161	\$17,022,618	\$1,083,522	\$20,586,301	\$37,070,898	\$16,494,506	\$12,136,673
Aggregate.....	.....	\$7,999,329	\$223,252	\$894,033	\$6,028,547	\$58,108,135	\$6,919,964	\$112,860,847	\$153,137,734	\$45,276,866	.....
Totals.....	\$39,307,200	\$12,603,439	\$551,504	\$1,324,386	\$12,508,894	\$99,180,653	\$12,939,926	\$173,447,148	\$248,208,636	\$62,287,086	\$12,148,346

TABLE VII.

Showing risks in force at the commencement of the year, written, terminated, and reinsured during, and in force at the end of the year

<i>Name of Company.</i>	<i>In force at the beginning of the year.</i>	<i>Written during the year.</i>	<i>Terminated during the year.</i>	<i>Reinsured during the year.</i>	<i>In force at the end of the year 1887.</i>
Etina, Connecticut.....	\$295,887,914	\$306,653,565	\$285,705,411	\$5,240,271	\$301,595,797
Agricultural, New York.....	232,684,657	96,674,897	92,735,526	2,645,960	233,978,068
American, New Jersey.....	33,484,638	70,703,464	54,323,994	5,751,129	74,107,979
American Central, Missouri.....	55,975,170	51,494,606	46,909,088	2,665,395	57,895,293
American Fire, New York.....	69,219,607	96,016,767	78,110,783	12,423,468	74,702,123
American Fire, Pennsylvania.....	114,734,714	132,436,668	105,873,527	4,789,885	136,507,960
Anglo-Nevada, California.....	20,064,951	106,377,517	62,796,919	55,560,240	55,560,240
Baylston, Mass.....	28,102,904	33,499,969	30,022,859	1,720,739	29,859,275
British America, Canada.....	52,548,392	61,574,305	58,938,647	1,624,117	56,559,873
Burlington, Iowa.....	49,183,965	10,814,660	19,896,027	12,395,883	27,706,280
California, California.....	31,248,476	46,352,110	38,324,781	3,074,711	36,176,094
Citizens', New York.....	88,476,700	79,604,522	75,280,771	2,946,315	89,844,136
City of London, England.....	49,800,361	55,238,945	53,493,572	3,534,546	49,005,188
Commercial, California.....	19,855,507	30,850,664	27,539,721	947,079	22,219,371
Commercial Union, England.....	263,122,699	282,521,081	254,955,709	4,979,912	285,708,164
Concordia Fire, Wisconsin.....	30,417,261	30,417,261	24,622,071	37,481,219	87,481,219
Connecticut Fire, Connecticut.....	95,322,954	97,065,220	89,432,878	839,925	92,933,836
Continental, New York.....	477,280,108	350,742,005	269,680,967	16,552,307	541,788,839
Fire Association, Pennsylvania.....	255,094,334	148,669,364	143,999,660	2,030,421	257,733,617
Fire Insurance Association, England.....	69,615,934	66,978,176	74,316,212	2,756,802	59,521,066
Fireman's Fund, California.....	82,670,006	102,548,325	97,739,906	7,402,573	85,075,852
Firemen's, Ohio.....	23,638,918	17,250,420	13,756,815	1,562,999	25,569,524
Franklin Fire, Pennsylvania.....	136,086,784	53,065,907	59,965,820	1,660,840	135,525,981
German (Frederick), Illinois.....	150,302,378	97,348,285	90,216,920	2,975,850	154,457,933
German American, New York.....	398,114,493	381,505,657	267,975,438	25,445,148	486,199,495
German Fire (Peoria), Illinois.....	14,211,595	19,022,675	16,890,314	6,728,138	14,688,912
Germania Fire, New York.....	180,864,048	171,961,848	149,936,769	5,728,041	195,663,989
Germania Fire and Marine, Pennsylvania.....	53,999,627	40,580,292	35,519,121	1,257,082	57,803,687
Granite State Fire, New Hampshire.....	100,850,168	59,857,694	57,656,278	2,187,092	100,228,502
Hamburg-Bremen, Germany.....	13,460,377	25,267,985	15,637,051	1,818,812	21,272,499
Hanover Fire, New York.....	172,695,793	92,708,284	85,042,682	2,336,294	96,508,321
Hartford Fire, Connecticut.....	281,274,826	182,631,534	139,289,816	5,135,071	190,899,440
Home, New York.....	528,089,265	221,836,311	202,590,716	6,752,018	293,267,963
Imperial Fire, England.....	107,711,628	468,178,865	360,680,637	23,845,916	600,192,392
Insurance Company of North America, Pennsylvania.....	828,507,476	109,878,282	163,980,542	3,686,170	111,004,189
Lancashire, England.....	136,007,477	471,724,192	459,660,593	8,078,393	332,492,746
Liverpool and London and Globe, England.....	542,916,215	148,680,856	136,520,393	4,683,359	143,384,561
London Assurance, England.....	109,555,883	550,176,195	471,813,913	50,814,974	569,863,905
		106,749,362	100,758,740	3,887,061	112,107,904

London and Lancashire, England.....	143,066,895	135,619,259	130,185,960	6,863,807	142,635,395
Louisville Underwriters, Kentucky.....	23,538,070	46,614,967	42,802,875	820,737	27,024,405
Merchants', New Jersey.....	65,590,791	59,375,411	56,444,223	968,805	67,553,174
Michigan Fire and Marine, Michigan.....	13,065,101	15,091,458	13,436,249	15,293,840	15,293,840
Milwaukee Mechanics' Wisconsin.....	54,926,311	41,893,492	36,740,277	58,418,326	58,418,326
National Fire, Connecticut.....	53,546,236	50,748,141	45,979,490	601,156	58,133,731
New Hampshire Fire, New Hampshire.....	59,879,083	65,992,900	60,042,402	2,689,721	62,599,239
New York Bowery Fire, New York.....	60,632,012	68,893,628	60,757,810	5,098,024	73,199,206
Niagara Fire, New York.....	256,815,738	245,165,639	202,485,224	38,107,059	258,392,151
North British and Mercantile, England.....	103,460,698	126,462,639	103,870,505	5,615,676	123,537,084
Northwestern National, Wisconsin.....	243,424,247	226,247,443	216,346,679	19,434,016	233,890,995
Oakland Home, California.....	66,765,714	57,677,244	52,763,404	679,527	71,330,027
Orient, Connecticut.....	97,084,923	115,536,104	94,699,494	6,616,932	114,374,901
Pennsylvania Fire, Pennsylvania.....	11,490,946	20,186,769	16,633,640	2,506,571	12,467,495
People's Fire, New Hampshire.....	59,185,577	62,146,773	56,190,252	2,506,571	62,146,773
Phoenix, New York.....	87,858,935	90,045,992	80,870,240	2,047,310	93,046,961
Phoenix, Connecticut.....	14,892,608	29,423,610	16,597,293	3,945,726	26,831,763
Phoenix, Massachusetts.....	533,150,417	486,621,183	519,774,590	9,857,160	508,742,657
Providence Washington, Rhode Island.....	241,095,544	198,774,951	183,709,290	41,254,373	225,000,665
Queen, England.....	238,169,292	226,974,109	213,393,216	19,943,330	233,163,955
Rochester, New York.....	62,563,116	155,444,344	142,085,436	8,120,383	65,556,141
Rochester, Vermont, New York.....	198,597,631	185,455,926	175,498,337	8,944,672	199,710,529
Royal, Illinois.....	45,767,377	47,327,053	37,890,271	1,191,682	48,512,529
Security, Connecticut.....	39,686,760	36,316,771	27,897,892	63,764,599	39,686,760
St. Paul Fire and Marine, Minnesota.....	63,686,989	375,445,276	312,194,926	45,135,163	399,447,248
Springfield Fire and Marine, Massachusetts.....	68,114,984	66,773,534	74,138,409	3,431,410	84,352,174
State, Iowa.....	168,285,731	138,108,236	79,544,054	9,601,038	77,677,097
Sun Fire Office, England.....	42,602,888	138,032,100	127,714,136	173,617,715	173,617,715
Traders', Illinois.....	204,496,997	20,451,422	22,388,062	1,694,601	39,921,477
Union, California.....	38,927,066	118,188,159	123,791,142	6,527,582	181,366,452
Western Assurance, Canada.....	36,626,504	65,785,476	53,914,571	3,426,899	47,871,574
Westchester Fire, New York.....	180,064,353	57,132,867	51,947,468	1,861,220	39,890,508
Williamsburgh City Fire, New York.....	64,063,200	93,959,147	89,108,444	2,344,268	132,540,728
Totals.....	\$10,103,115,981	\$9,473,570,491	\$8,456,557,529	\$515,773,382	\$10,600,355,561

TABLE VIII.

Showing risks in force, assets, capital, liabilities excluding and including capital, per cent. of assets to risks in force, per cent. of liabilities exclusive of and including capital.

Name of Company.	Fire, marine and inland risks in force.	Assets.	Capital.	Liabilities, excluding capital.	Liabilities, including capital.	Per cent. of assets to risks in force.	Per cent. of liabilities, exclusive of capital, to assets.	Per cent. of liabilities, including capital, to assets.
Atina, Connecticut.....	\$301,695,797	\$9,528,388 97	\$4,000,000	\$2,183,330 93	\$6,183,330 93	3.15	22.8	64.8
Agricultural, New York.....	233,976,048	1,932,574 59	500,000	1,179,421 74	1,679,421 74	.82	61.0	87.0
American, New Jersey.....	74,107,979	1,911,887 01	600,000	385,780 70	1,955,780 70	2.52	20.2	51.5
American Central, Missouri.....	57,895,293	1,229,497 71	600,000	455,148 48	1,055,148 48	2.01	24.0	85.8
American Fire, New York.....	74,702,123	1,287,712 05	400,000	276,917 80	1,676,917 80	1.66	37.0	52.6
American Fire, Pennsylvania.....	136,507,990	2,401,956 11	500,000	1,490,378 83	1,990,378 83	1.76	62.0	82.8
Anglo-Nevada, California.....	* 60,559,461	2,571,024 62	2,000,000	517,509 89	2,517,509 89	4.22	20.1	97.5
Berkshire, Massachusetts.....	29,859,275	909,878 10	557,200	225,701 05	782,901 05	3.05	24.8	86.0
Burlington, Iowa.....	27,706,230	296,265 66	100,000	171,912 41	271,912 41	1.07	58.0	91.1
California, California.....	36,176,094	1,171,915 43	600,000	389,773 93	999,773 93	3.24	84.1	85.3
Citizens' New York.....	89,844,134	1,107,240 02	300,000	486,894 39	786,894 39	1.23	44.0	71.1
Commercial, California.....	22,042,196	484,194 75	200,000	187,397 80	387,397 80	2.42	43.1	89.1
Concordia, Fire, Wisconsin.....	37,481,219	548,011 73	200,000	295,584 98	495,584 98	1.46	53.9	90.4
Continental Fire, Connecticut.....	102,945,836	2,168,907 32	1,000,000	768,352 60	1,768,352 60	2.10	35.5	81.7
Continental, New York.....	541,788,839	4,875,623 03	1,000,000	2,954,625 42	3,954,625 42	.90	60.6	81.1
Fire Association, Pennsylvania.....	257,733,617	4,512,792 29	1,500,000	3,183,249 71	3,683,249 71	1.36	70.5	83.6
Fireman's Fund, California.....	85,076,852	2,181,925 18	1,000,000	814,356 73	1,814,356 73	2.56	37.3	83.3
Fireman's, Ohio.....	25,569,524	481,378 38	250,000	188,952 31	438,952 31	1.85	39.3	91.2
Franklin Fire, Pennsylvania.....	135,525,981	3,181,248 55	400,000	1,817,862 32	2,217,862 32	1.22	57.1	69.7
Franklin (Freeport), Illinois.....	154,457,893	2,187,172 68	200,000	1,710,522 42	1,910,522 42	1.42	78.2	87.3
German (American), New York.....	486,198,495	5,286,248 88	1,000,000	2,174,111 36	3,174,111 36	1.09	41.1	60.4
German Fire, (Patria), Illinois.....	14,888,912	445,198 57	1,300,000	110,233 84	410,233 84	3.03	24.0	92.1
Germania Fire, New York.....	195,663,989	2,557,365 75	1,000,000	1,001,520 49	2,001,520 49	1.31	30.5	78.3
Glendon Fire, New York.....	100,228,502	1,418,904 29	300,000	808,460 33	808,460 33	2.45	35.1	56.9
Gross Falls, New York.....	21,273,499	401,586 31	200,000	560,462 70	760,462 70	1.57	35.5	48.2
Grange State Fire, New Hampshire.....	190,899,440	2,479,651 48	1,000,000	1,050,726 06	2,050,726 06	1.89	47.0	96.8
Hanover Fire, New York.....	293,267,963	5,288,603 97	1,250,000	2,102,344 16	3,392,344 16	1.80	39.7	63.5
Harford Fire, Connecticut.....	600,192,292	8,061,182 61	3,000,000	3,685,491 86	6,685,491 86	1.34	45.7	82.9
Home, New York.....	332,497,745	8,318,879 12	3,000,000	3,032,100 03	6,032,100 03	2.50	37.2	72.5
Insurance Company of North America, Penn.....	27,024,405	769,773 89	300,000	386,278 68	666,278 68	2.85	47.6	86.5
Louisville Underwriters, Kentucky.....	67,553,174	1,312,031 18	400,000	444,781 93	844,781 93	1.94	33.8	64.4
Merchants, New Jersey.....	15,283,840	392,547 87	200,000	119,338 87	319,338 87	2.87	32.9	88.1
Michigan Fire and Marine, Michigan.....	59,584,528	1,464,168 28	200,000	459,494 23	659,494 23	2.46	31.4	45.0
Milwaukee Mechanics, Wisconsin.....	58,413,731	2,066,857 84	1,000,000	455,145 16	1,455,145 16	3.61	22.5	72.5
National Fire, Connecticut.....	62,523,239	1,269,088 39	1,500,000	504,344 36	1,004,344 36	2.03	39.7	79.1
New Hampshire Fire, New Hampshire.....	79,189,806	792,220 85	300,000	300,366 13	600,366 13	1.82	37.9	75.8

Niagara Fire, New York.....	258,392,151	2,237,491.50	1,401,553.31	1,901,353.31	86	62.6	85.0
Northwestern National, Wisconsin.....	71,320,027	1,893,560.07	515,175.53	1,115,175.53	1.95	37.7	80.0
Oakland House, all risk, California.....	12,467,495	1,855,920.34	186,935.59	1,836,935.59	2.93	37.4	92.1
Orient, Connecticut.....	68,157,788	1,677,692.42	524,568.56	1,624,568.56	2.44	31.4	91.4
Peoples Union Fire, Pennsylvania.....	93,048,961	2,890,897.32	1,207,968.07	1,697,968.07	8.00	41.7	95.6
Peoples Fire, New Hampshire.....	504,246,876	4,086,834.85	2,293,793.06	1,489,793.06	1.85	48.3	98.6
Phoenix, New York.....	251,090,675	5,062,727.39	3,919,040.43	4,919,040.43	1.04	77.4	97.2
Phoenix, Connecticut.....	251,090,675	7,768,778.76	1,766,778.76	3,766,778.76	1.90	39.1	76.8
Providence Washington, Rhode Island.....	66,568,141	4,116,838.70	615,702.77	1,015,702.77	1.56	45.2	90.1
Rochester Guardian, New York.....	48,612,529	672,144.48	307,935.98	807,935.98	1.86	53.9	75.6
Rockford, Illinois.....	63,764,989	696,992.87	400,894.97	800,894.97	1.10	63.1	91.7
Recent Insurance Companies.....	84,852,174	638,972.27	290,978.79	680,978.79	2.88	44.0	83.1
St. Paul Fire and Marine, Minnesota.....	77,477,927	1,541,060.85	681,118.22	1,181,118.22	2.80	44.2	76.6
Springfield Fire and Marine, Massachusetts.....	174,618,715	3,092,903.98	1,875,917.22	2,625,917.22	1.76	44.2	84.7
State, Iowa.....	39,021,677	517,339.32	305,364.97	605,364.97	2.32	59.8	96.6
Traders, Illinois.....	37,371,574	1,390,334.33	441,862.27	944,862.27	2.31	32.2	85.6
Union, California.....	39,950,903	1,170,254.45	924,966.38	1,077,966.38	2.34	32.2	82.1
Westchester Fire, New York.....	132,540,793	1,418,586.65	760,831.69	1,060,831.69	1.01	56.6	78.9
Williamsburgh City Fire, New York.....	92,476,308	1,285,575.81	451,307.95	701,307.95	1.39	35.1	64.6
Totals U. S. Companies.....	\$7,446,834,557	\$121,066,836.15	\$53,467,346.03	\$92,274,546.03	1.63	44.2	76.2
U. S. BRANCHES OF FOREIGN COMPANIES.							
British America, Canada.....	\$56,559,873	\$803,772,924	\$424,731.90	\$324,731.90	1.40	52.1	65.3
City of London, England.....	48,005,188	726,972.04	406,200.58	606,200.58	1.52	55.6	69.6
Commercial Union, England.....	285,708,164	2,716,026.02	1,785,670.49	1,885,670.49	1.95	67.7	69.4
Fire Insurance Association, England.....	59,621,096	893,444.61	523,160.80	623,160.80	1.50	58.5	69.7
Hamburg-Bremen, Germany.....	96,508,321	1,129,603.89	684,202.50	784,202.20	1.77	60.6	68.4
Imperial Fire, England.....	111,004,189	1,638,450.31	824,733.35	924,733.35	1.61	52.1	58.4
Lancashire, England.....	143,884,681	1,642,194.91	970,251.22	1,070,251.22	1.14	59.1	65.1
Liverpool and London and Globe, England.....	569,863,905	6,793,575.82	3,752,238.10	3,852,238.10	1.02	54.9	56.7
London Assurance, England.....	112,157,954	1,543,994.80	621,302.39	721,302.39	1.37	40.2	46.6
London and Lancashire, England.....	142,035,368	1,615,610.78	816,256.02	916,256.02	1.13	50.5	56.6
North British and Mercantile, England.....	233,890,995	3,347,833.81	1,469,264.53	1,569,264.53	1.43	44.0	47.0
Northwestern Assurance, England.....	123,537,064	1,459,024.67	768,222.29	868,222.29	1.18	53.3	59.5
Norwich Assurance, England.....	114,374,601	1,315,486.67	709,392.97	809,392.97	1.15	53.9	61.5
Phoenix Union, England.....	223,163,555	1,772,971.52	1,233,565.68	1,333,565.68	1.79	72.4	76.0
Queen, England.....	199,710,618	2,027,897.20	1,271,090.40	1,371,090.40	1.01	62.6	67.6
Royal, England.....	399,447,248	4,545,194.55	2,696,203.28	2,796,203.28	1.21	55.6	57.7
Sun Fire Office, England.....	181,806,452	1,811,043.14	954,421.22	1,054,421.22	1.99	52.7	58.3
Western Assurance, Canada.....	61,681,452	1,040,770.81	625,404.22	725,404.22	1.68	60.1	69.7
Totals Foreign Companies.....	\$3,162,620,994	\$37,070,898.42	\$18,786,301.82	\$20,586,301.82	1.17	50.7	55.5
Aggregate.....	\$10,609,355,561	\$158,137,734.57	\$72,253,647.85	\$112,860,847.82	1.49	45.7	70.7

* Statement as of February 23rd, 1883.

† \$100,000 is charged as capital by the law of this State.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE MUTUAL FIRE INSURANCE COMPANIES OF KANSAS, SHOWING THEIR CONDITION ON THE 31st DAY OF DECEMBER, 1887.

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

CAPITOL INSURANCE COMPANY.

Located at Topeka. Organized January 3, 1887.

J. T. WILLIAMS, *President*.

T. D. THACHER, *Secretary*.

FIRST CLASS.

I.—MEMBERS.

Number of members added during the past year.....	1,555
Total.....	1,555
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	92
Number of members belonging to the Company December 31, 1887.....	1,463

II.—AMOUNT AT RISK.

Amount of risks added or insured during the past year.....	\$1,280,710
Total.....	\$1,280,710
Amount of risks canceled, withdrawn or terminated during the past year.....	\$101,429
Amount at risk by the Company December 31, 1887.....	\$1,179,281

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$29,899 65
Amount of cash in Company's principal office December 31, 1887.....	177 09
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: First National Bank, Topeka.....	3,096 00
Amount outstanding assessments not collected.....	846 07
Amount of all other resources, viz.:	
Due from agents.....	662 74
Due from sundry persons.....	2,974 31
Office furniture and supplies.....	521 80
Total amount of resources.....	\$38,177 66

IV.—LIABILITIES.

Gross claims for losses not due.....	\$287 50
Gross claims for losses resisted.....	1,495 00
Nature and amount specifically of all other claims due or accrued against the Company:	
Salaries.....	1,818 19
Bills payable.....	15,148 18
Total amount of liabilities December 31, 1887.....	\$18,198 87

V.—INCOME.

Amount of cash premiums received during the year.....	\$8,911 70
Amount collected on assessments which were levied during the year.....	3,453 67
Amount received for membership or policy fees.....	62 00
Amount received from all other sources constituting an expense to the insured (interest)...	119 99
Amount received as an income from all other sources, bills payable.....	16,400 00
Total income during the year.....	\$28,947 36
Total.....	\$28,947 36

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$3,409 59	
Total paid for losses during the year.....	\$3,409 59	
Amount paid for salaries to officers and Directors during the year.....	1,034 00	
Amount paid to agents.....	10,835 57	
All other expenditures during the year, office furniture, stationery, printing, advertising, certificates, employes, rent, fuel, light, interest and discount, postage, exchange, expressage, traveling, etc.....	4,348 14	
Bills payable.....	1,351 82	
Amount drawn out by sundry persons.....	4,695 15	
Total expenditures during the year.....		\$25,674 27
Balance.....		\$3,273 09

SECOND CLASS.

I.—MEMBERS.

Number of members added during the past year.....	926	
Total.....	926	
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	207	
Number of members belonging to the Company December 31, 1887.....	719	

II.—AMOUNT AT RISK.

Amount of risks added or insured during the past year.....	\$650,325 00	
Total.....	\$650,325 00	
Amount of risks canceled, withdrawn, or terminated during the past year.....	155,828 00	
Amount at risk by the Company December 31, 1887.....		\$494,497 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$3,101 96	
Amount of cash in Company's principal office December 31, 1887.....	60 18	
Amount of cash belonging to the Company, deposited in banks, December 31, 1887, viz.: First National Bank, Topeka.....	337 81	
Amount of outstanding assessments not collected.....	212 75	
Amount of all other resources, viz.: Due from agents.....	1,468 32	
Due from sundry parties.....	1,016 00	
Office furniture and supplies.....	178 20	
Total amount of resources.....		\$6,375 22

IV.—LIABILITIES.

Gross claims for losses not due.....	\$642 50	
Gross claims for losses resisted.....	2,223 50	
The nature and amount specifically of all other claims due or accrued against the Company, viz: Salaries.....	449 75	
Total amount of liabilities December 31, 1887.....		\$3,315 75

V.—INCOME.

Amount of cash premiums received during the year.....	\$6,352 99	
Amount collected on assessments which were levied during the year.....	131 97	
Amount received for membership or policy fees.....	2 63	
Amount received from all other sources constituting an expense to the insured (interest).....	14 56	
Total income during the year.....		\$6,502 15
Total.....		\$6,502 15

VI.—EXPENDITURES.

Amount paid for losses during the year.....	\$2,364 28	
Total paid for losses during the year.....	\$2,364 28	
Amount paid for salaries to officers and Directors during the year.....	352 50	
Amount paid to agents.....	1,903 18	
All other expenditures during the year: Office furniture, stationery, printing, advertising, certificates, employes, rent, light, fuel, interest and discount, postage, exchange, expressage, traveling, etc.....	1,484 20	
Total expenditures during the year.....		6,104 16
Balance.....		\$397 99

KANSAS INSURANCE COMPANY.

Principal office, Winchester. Organized March 16, 1886.

LEVI WILHELM, *President.*R. M. MORRISON, *Secretary.*

FIRST CLASS.

I.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	257
Number of members added during the past year.....	184
Total.....	391
Number of members who have withdrawn, or whose policies have been canceled, during the year (12 withdrawn, 25 expired).....	37
Number of members belonging to the Company December 31, 1887.....	354

II.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$289,305 00
Amount of risks added or insured during the past year.....	306,350 00
Total.....	\$594,650 00
Amount of risks canceled, withdrawn, or terminated during the past year.....	29,550 00
Amount at risk by the Company December 31, 1887.....	\$565,105 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$5,202 70
Amount of cash in Company's principal office December 31, 1887.....	.....
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: Bank of Winchester.....	297 93
Amount of outstanding assessments not collected.....	249 80
Amount of all other resources, viz.: Cash premiums in course of collection.....	110 72
Office furniture and supplies.....	500 00
Total amount of resources.....	\$6,361 15

IV.—LIABILITIES.

The nature and amount specifically of all other claims due or accrued against the Company:	
Salaries to officers.....	\$798 67
Total amount of liabilities December 31, 1887.....	\$798 67

V.—INCOME.

Cash in Company's office and deposited in bank, December 31, 1886.....	\$41 30
Amount of cash premiums received during the year.....	\$1,252 28
Amount collected on assessments which were levied during the year.....	650 05
Amount collected during the year on assessments that were levied during the previous year.....	83 80
Total income during the year.....	1,986 13
Total.....	\$2,027 43

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$434 20
Amount paid for losses of previous years.....	225 00
Total paid for losses during the year.....	\$659 20
Amount paid for salaries to officers and Directors during the year.....	158 38
Amount paid to agents.....	400 70
All other expenditures during the year: Supplies, \$60.75; borrowed money, \$200; traveling expenses, \$45.77; postage and express, \$80; rent, fuel and light, \$40.40; returned premium, \$74.30; total.....	511 22
Total expenditures during the year.....	1,729 50
Balance.....	\$297 93

SECOND CLASS.

I.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	146
Number of members added during the past year.....	120
Total.....	266
Number of members who have withdrawn, or whose policies have been canceled, during the year: 10 withdrawn, 81 expired; total.....	91
Number of members belonging to the Company December 31, 1887.....	175

II.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$121,520 00
Amount of risks added or insured during the past year.....	97,025 00
Total.....	\$218,545 00
Amount of risks canceled, withdrawn or terminated during the past year.....	73,050 00
Amount at risk by the Company December 31, 1887.....	\$145,495 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$2,632 06
Amount of cash in Company's principal office December 31, 1887.....	50 00
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: Bank of Winchester.....	245 62
Amount of outstanding assessments not collected.....	161 01
Amount of all other resources, viz: Cash premiums in course of collection.....	394 87
Office furniture and supplies.....	500 00
Total amount of resources.....	\$3,983 56

IV.—LIABILITIES.

Gross claims for losses resisted, \$2,000; less reinsurance \$1,000.....	\$1,000 00	\$1,000 00
The nature and amount specifically of all other claims due or accrued against the Company: Salaries to officers.....		747 55
Total amount of liabilities December 31, 1887.....		\$1,747 55

V.—INCOME.

Cash in Company's office and deposited in bank, December 31, 1886.....	\$152 96
Amount of cash premiums received during the year.....	\$1,701 80
Amount collected on assessments which were levied during the year.....	336 92
Amount collected during the year on assessments that were levied during the previous year.....	43 00
Total income during the year.....	2,081 72
Total.....	\$2,234 68

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$70 00
Amount paid for losses of previous years.....	57 10
Total paid for losses during the year.....	\$127 10
Amount paid for salaries to officers and Directors during the year.....	198 20
Amount paid to agents.....	393 73
All other expenditures during the year: Supplies, \$291.85; traveling expenses, \$365.70; postage and express, \$177.05; rent, fuel and light, \$58.20; returned premium, \$140.23; furniture, \$5; license, \$58.50; legal expenses, \$25; reinsurance, \$98.50.....	1,220 03
Total expenditures during the year.....	1,939 06
Balance.....	\$295 62

KANSAS FARMERS' FIRE INSURANCE COMPANY.

Principal office, Abilene. Organized March 3, 1882.

J. E. BONEBRAKE, *President.*M. P. ABBOTT, *Secretary.*

I.—CAPITAL.

Paid-up guarantee capital.....	\$50,000 00
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II.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	4,827
Number of members added during the past year.....	1,756
Total	6,583
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	790
Number of members belonging to the Company December 31, 1887.....	5,793

III.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$3,255,499 34
Amount of risks added or insured during the past year.....	1,201,116 82
Total	\$4,456,616 16
Amount of risks canceled, withdrawn or terminated during the past year.....	626,909 00
Amount at risk by the Company December 31, 1887	\$3,829,707 16

IV.—RESOURCES.

LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Loaned thereon.</i>
435 shares J. E. Bonebrake Hardware Company.....	\$43,500 00	\$43,500 00	\$50,000 00
1,490 shares Abilene Water and Electric Light Co.....	49,000 00	59,600 00	
Amount loaned on collaterals.....			\$50,000 00
Amount of premium or deposit notes in force December 31, 1887.....			18,709 84
Amount of cash in Company's principal office December 31, 1887.....			
Amount of cash belonging to Company, deposited in banks, December 31, 1887: First National Bank, Abilene.....			3,648 25
Amount of outstanding assessments not collected.....			11,363 01
Amount of all other resources, viz.: Premiums in course of collection.....			1,537 55
Bills receivable (time notes) for premiums.....			33,709 93
Total amount of resources.....			\$118,968 58

V.—LIABILITIES.

Gross claims for losses due and payable.....	None.
Gross claims for losses not due.....	\$1,910 40
Gross claims for losses resisted.....	1,800 00
	\$3,710 40
The nature and amount specifically of all other claims due or accrued against the Company: Bills payable, \$17,776.90; accounts not due, \$31.50; total.....	17,808 40
Guarantee capital.....	50,000 00
Total amount of liabilities December 31, 1887.....	\$71,518 80

VI.—INCOME.

Cash in Company's office and deposited in Bank December 31, 1886.....	\$2,994 31
Amount of cash premiums received during the year.....	\$2,563 06
Amount collected during the year on assessments that were levied during the previous year.....	200 74
Amount received for membership or policy fees, \$1,315.58; same retained by agents.....	
Amount received as an income from all other sources:	
On account of bills receivable.....	23,887 03
On account of bills payable.....	1,000 00
Total income during the year.....	27,650 83
Total.....	\$30,645 14

VII.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$9,668 47
Amount paid for losses of previous years.....	175 15
Total paid for losses during the year.....	\$9,846 22
Amount paid for salaries to officers and Directors during the year.....	1,793 75
Amount paid to agents: Advance commissions, \$3,952.75; general and special agents' salaries and expenses, \$2,371.21; total.....	6,323 96
All other expenditures during the year: Books and stationery, \$366.29; returned premium, \$1,728.80; printing and advertising, \$1,044.40; clerk hire, \$2,122; interest, \$759.58; legal expenses and collecting, \$1,478.24; all other expenses, \$1,533.65; total.....	9,032 96
(Total commissions to agents, \$8,981.84.)	
Total expenditures during the year.....	26,996 39
Balance, in First National Bank, Abilene.....	\$3,648 25

KANSAS HOME INSURANCE COMPANY.

Principal office, Topeka. Organized April 7, 1887.

HARRISON WELLES, *President*.TALCOTT ORMSBEE, *Secretary*.

FIRST CLASS.

I.—MEMBERS.

Number of members during the past year.....	844
Total.....	844
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	96
Number of members belonging to the Company December 31, 1887.....	748

II.—AMOUNT AT RISK.

Amount of risks insured during the past year.....	\$387,792 00
Total.....	\$387,792 00
Amount of risks canceled, withdrawn or terminated during the past year.....	68,595 00
Amount at risk by the Company December 31, 1887.....	\$319,197 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887: Total \$8,615.89, less amount canceled \$699.37.....	\$7,916 52
Amount of cash in Company's principal office December 31, 1887.....	161 26
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: To credit of Byron Roberts, Treasurer, in Kansas National Bank, Topeka, \$1,675.10; in Bank of Topeka, \$1,032.97.....	2,728 07
Amount of all other resources, viz:	
Amount due from agents.....	279 83
Amount of bills receivable.....	3,630 69
Amount of real-estate liens.....	878 02
Total amount of resources.....	\$15,594 39

IV.—LIABILITIES.

Gross claims for losses due and payable.....	None.
Gross claims for losses not due.....	None.
Gross claims for losses resisted for non-payment of note, given for premium, four months past due.....	\$850 00
The nature and amount specifically of all other claims due or accrued against the Company: Bills payable.....	5,000 00
Total amount of liabilities December 31, 1887.....	\$5,850 00

V.—INCOME.

Amount of cash premiums received during the year: Gross.....	\$9,498 24	
Less unearned and returned premiums and amount due from agents.....	601 94	
	\$8,896 30	
Amount received as an income from all other sources: From bills payable.....	5,300 00	
Total income during the year: Net.....		\$14,196 30
Total.....		\$14,196 30

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$169 10	
Total paid for losses during the year.....		\$169 10
Amount paid for salaries to officers and Directors during the year.....		678 96
Amount paid to agents.....		2,821 81
All other expenditures during the year: Insurance Department and taxes, \$67.09; salaries office employees, \$472.79; interest, \$48.84; miscellaneous expenses, \$301.29; office rent, \$143.58; freight and express, \$87.56; postage, \$187.07; traveling expenses, \$13.83; stationery, books, printing and advertising, \$1,347.69; total.....	2,669 73	
Items of expenditure not expenses: Bills payable, \$300; office furniture, \$158.66; total.....	458 66	
Total expenditures during the year.....		6,798 26
Balance.....		\$7,398 04

SECOND CLASS.

I.—MEMBERS.

Number of members during the past year.....	482
Total.....	482
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	64
Number of members belonging to the Company December 31, 1887.....	418

II.—AMOUNT AT RISK.

Amount of risks issued during the past year.....	\$377,705 00
Total.....	\$377,705 00
Amount of risks canceled, withdrawn or terminated during the past year.....	54,350 00
Amount at risk by the Company December 31, 1887.....	\$323,355 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887, (total, \$6,239.53; less amount canceled, \$866.52.).....	\$5,373 01
Amount of cash in Company's principal office December 31, 1887.....	325 25
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: To credit of Byron Roberts, treasurer, in Kansas National Bank, Topeka, \$3,377.99; in Bank of Topeka, \$2,123.85; total.....	5,501 84
Amount of outstanding assessments not collected, none.	
Amount of all other resources, viz:	
Amount due from agents.....	1,030 36
Amount of bills receivable.....	1,633 36
Amount of real-estate liens.....	44 80
Total amount of resources.....	\$13,808 62

IV.—LIABILITIES.

Gross claims for losses due and payable.....	None.
Gross claims for losses not due, awaiting proofs.....	\$700 00
Gross claims for losses resisted.....	None.
The nature and amount specifically of all other claims due or accrued against the Company:	
Bills payable.....	5,000 00
Total amount of liabilities December 31, 1887.....	\$5,700 00

V.—INCOME.

Amount of cash premiums received during the year: Gross, \$9,277.18; less unearned and returned premiums and reinsurance, and amount due from agents, \$1,908.28.....	\$7,368 85
Amount received as an income from all other sources: From bills payable.....	5,800 00
Total income during the year, net.....	\$12,668 85
Total.....	\$12,668 85

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$51 25
Total paid for losses during the year.....	\$51 25
Amount paid for salaries to officers and Directors during the year.....	621 49
Amount paid to agents.....	1,688 49
All other expenditures during the year: Insurance Department and taxes, \$61.41; salaries office employes, \$432.76; interest, \$44.71; miscellaneous expenses, \$275.78; office rent, \$181.42; freight and express, \$80.14; postage, \$171.23; traveling expenses, \$12.67; stationery, books, printing, and advertising, \$1,233.59.....	2,448 71
Items of expenditure not expenses: Bills payable, \$300; office furniture, \$158.66.....	458 66
Total expenditures during the year.....	5,263 60
Balance.....	\$7,405 25

KANSAS MILL OWNERS' AND MANUFACTURERS' MUTUAL INSURANCE COMPANY.

Principal office, Ottawa. Organized January 12, 1883.

GEORGE L. BRINKMAN, *President*.ROBERT ATKINSON, *Secretary*.

I.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	88
Number of members added during the past year.....	32
Total	120
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	6
Number of members belonging to the Company December 31, 1887.....	114

II.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$315,500 00
Amount of risks added or insured during the past year.....	106,225 00
Total	\$421,725 00
Amount of risks canceled, withdrawn or terminated during the past year.....	20,000 00
Amount at risk by the Company December 31, 1887.....	\$401,725 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$85,470 55
Amount of cash in Company's principal office December 31, 1887.....	507 39
Amount of cash belonging to the Company, deposited in banks, December 31, 1887; Douglas County Bank, Lawrence.....	999 70
Amount of outstanding assessments not collected, in course of collection.....	6,177 28
Total amount of resources.....	\$93,154 92

IV.—LIABILITIES.

Gross claims for losses not due.....	\$5,527 68
Gross claims for losses resisted.....	4,424 50
Total amount of liabilities December 31, 1887.....	\$9,952 18

V.—INCOME.

Cash in Company's office and deposited in bank, December 31, 1886.....		\$3,529 79
Amount of cash premiums received during the year.....	\$2,292 52	
Amount collected on assessments which were levied during the year.....	4,683 17	
Amount received for membership or policy fees.....	622 00	
Total income during the year.....		7,597 69
Total		\$11,127 48

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$3,076 50	
Amount paid for losses of previous years.....	4,050 00	
Total paid for losses during the year.....	\$7,126 50	
Amount paid for salaries to officers and directors during the year.....	1,500 00	
All other expenditures during the year, viz.: Traveling expenses of Secretary and Directors, \$388.15; printing, \$36; postage, \$31.89; office expenses, \$70; stationery, \$7.85; filing annual statement with the State Superintendent of Insurance, \$10; making in all \$998.89	998 89	
Total expenditures during the year.....		9,620 39
Balance on hand December 31, 1887.....		\$1,507 09

MENNONITE MUTUAL FIRE INSURANCE COMPANY.

Principal Office, Halstead. Organized December 11, 1880.

J. W. REGIER, *President.*DAVID GOERZ, *Secretary.*

FIRST CLASS.

I.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	483
Number of members added during the past year.....	118
Total	601
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	85
Number of members belonging to the Company December 31, 1887.....	516

II.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$606,280 00
Amount of risks added or insured during the past year.....	641,483 50
Total	\$1,247,763 50
Amount of risks canceled, withdrawn or terminated during the past year.....	600,173 50
Amount at risk by the Company December 31, 1887	\$647,590 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$14,657 19
Amount of cash in Company's principal office December 31, 1887.....	1,559 41
Amount of all other resources, viz.: Office fixtures, including safe, etc.....	425 29
Supply account, printed blanks on hand as per inventory.....	261 50
Due from agents for premiums received by them.....	224 95
Total amount of resources.....	\$17,128 34

IV.—LIABILITIES.

(None.)

V.—INCOME.

Cash in Company's office and deposited in bank, December 31, 1886.....		\$2,683 89
Amount of cash premiums received during the year.....	\$3,822 13	
Amount received for membership or policy fees.....	18 75	
Total income during the year.....		3,840 88
Total.....		\$6,524 77

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$2,178 50
Amount paid for salaries to officers and Directors during the year.....	425 00
Amount paid to agents.....	590 06
All other expenses during the year, office expenses, rent, postage, filing annual statements, stationery, etc.....	205 76
General expenses for Director meetings, travelling expenses, etc.....	228 88
Supply account printed blanks for applications, policies, etc.....	561 87
Office fixtures, \$425; advertising, \$130.55; due from agents, \$224.95.....	780 79
Total expenditures during the year.....	<u>\$4,965 86</u>
Balance.....	<u>\$1,559 41</u>

SECOND CLASS.

I.—MEMBERS.

Number of members added during the past year.....	136
Total.....	136
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	7
Number of members belonging to the Company December 31, 1887.....	<u>129</u>

II.—AMOUNT AT RISK.

Amount of risks added or insured during the past year.....	\$160,065 00
Total.....	\$160,065 00
Amount of risks canceled, withdrawn or terminated during the past year.....	22,550 00
Amount at risk by the Company December 31, 1887.....	<u>\$137,515 00</u>

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$2,902 78
Amount of cash in Company's principal office December 31, 1887.....	302 00
Total amount of resources.....	<u>\$3,204 78</u>

IV.—LIABILITIES.

(None.)

V.—INCOME.

Amount collected on assessments which were levied during the year.....	\$1,246 81
Amount received for membership or policy fees.....	22 60
Amount received as an income from all other sources, viz.: Cash premiums.....	1,963 19
Total income during the year.....	<u>\$3,232 10</u>
Total.....	<u>\$3,232 10</u>

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$2,357 00
Amount paid for salaries to officers and Directors during the year.....	75 00
Amount paid to agents.....	498 10
Total expenditures during the year.....	<u>2,930 10</u>
Balance.....	<u>302 00</u>

REPUBLIC COUNTY MUTUAL FIRE INSURANCE COMPANY.

Principal office, Belleville. Organized June 21, 1884.

JOHN R. BOWERSOX, *President.*I. O. SAVAGE, *Secretary.*

I.—MEMBERS.

Number of members of the Company, December 31st, previous year.....	167
Number of members added during the past year.....	85
Total	252
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	14
Number of members belonging to the Company December 31, 1887.....	238

II.—AMOUNT AT RISK.

Amount at risk or property insured by the Company on the 31st day of December of previous year.....	\$134,800 00
Amount of risks added or insured during the past year.....	75,655 00
Total	\$210,455 00
Amount of risks canceled, withdrawn or terminated during the past year.....	11,605 00
Amount at risk by the Company December 31, 1887.....	\$198,850 00

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$3,902 45
Amount of cash in Company's principal office December 31, 1887.....	23 15
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: First National Bank of Belleville.....	147 65
Amount of outstanding assessments not collected.....	92 15
Amount of all other resources, viz.: Due from members on premiums.....	4 80
Total amount of resources.....	\$4,170 20

IV.—LIABILITIES.

The nature and amount specifically of all claims due or accrued against the Company: Due C. Perry for collecting assessments.....	\$3 00
Total amount of liabilities December 31, 1887.....	\$3 00

V.—INCOME.

Cash in Company's office and deposited in bank, December 31, 1886.....	\$77 54
Amount of cash premiums received during the year.....	\$208 35
Amount collected on assessments which were levied during the year.....	283 44
Amount collected during the year on assessments that were levied during the previous year.....	166 63
Total income during the year.....	658 42
Total	\$735 96

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$255 16
Amount paid for salaries to Officers and Directors during the year.....	230 50
All other expenditures during the year:	
Superintendent of Insurance.....	10 50
Blanks and stationery.....	27 75
Advertising.....	36 25
Postage.....	5 00
Total expenditures during the year.....	565 16
Balance.....	\$170 80

SECOND CLASS.

I.—MEMBERS.

Number of members added during the past year.....	108
Total.....	108
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	2
Number of members belonging to the Company December 31, 1887.....	106

II.—AMOUNT AT RISK.

Amount of risks added or insured during the past year.....	\$103,010 00
Total.....	\$103,010 00
Amount of risks canceled, withdrawn or terminated during the past year.....	1,850 00
Amount at risk by the Company December 31, 1887.....	\$101,160 00

III.—RESOURCES.

Amount of cash in Company's principal office December 31, 1887.....	\$172 85
Amount of cash belonging to the Company, deposited in banks, December 31, 1887: Central National Bank.....	570 16
Amount of all other resources, viz.: In course of transmission, \$303.43; stationery, \$25; furniture and fixtures, \$234.95; printing, \$62.50: total.....	625 88
Total amount of resources.....	\$1,368 89

IV.—LIABILITIES.

(None.)

V.—INCOME.

Amount of cash premiums received during the year.....	\$2,201 08
Amount received as an income from all other sources, viz.: Rent.....	26 00
Total income during the year.....	\$2,227 08
Total	\$2,227 08

VI.—EXPENDITURES.

Amount paid for salaries to officers and Directors during the year.....	\$315 00
Amount paid to agents.....	565 89
All other expenditures during the year, viz.: Reinsurance, \$74.55; postage, \$42; printing, \$125; furniture and fixtures, \$110; stationery, \$50; advertising, \$20; return premium, \$62.45; sundries, including rent, fuel, lights, attorney fees, express, janitor, and telegrams, \$119.68.....	603 68
Total expenditures during the year.....	1,484 07
Balance	\$743 01

TOPEKA INSURANCE COMPANY.

Principal office, Topeka. Organized August 1, 1887.

RICHARD HYNES, *President*.C. B. COLBY, *Secretary*.

FIRST CLASS.

I.—MEMBERS.

Number of members added during the past year.....	441
Total.....	441
Number of members who have withdrawn, or whose policies have been canceled, during the year.....	15
Number of members belonging to the Company December 31, 1887.....	426

II.—AMOUNT AT RISK.

Amount of risks added or insured during the past year.....	\$348,646 00
Total	\$348,646 00
Amount of risks canceled, withdrawn or terminated during the past year.....	9,325 35
Amount at risk by the Company December 31, 1887.....	<u>\$339,320 65</u>

III.—RESOURCES.

Amount of premium or deposit notes in force December 31, 1887.....	\$9,602 56
Amount of cash in Company's principal office December 31, 1887, viz.: Ten per cent. reserve, \$960.25; cash, \$399.04.....	1,359 29
Amount of all other resources, viz.: In course of transmission, \$1,021.94; stationery, \$25; furniture and fixtures, \$234.96; printing, \$62.50.....	1,344 40
Total amount of resources.....	<u>\$12,306 25</u>

IV.—LIABILITIES.

The nature and amount specifically of all claims due or accrued against the Company, viz: Richard Hynes.....	\$1,735 75
Total amount of liabilities, December 31, 1887.....	<u>\$1,735 75</u>

V.—INCOME.

Amount of cash premiums received during the year.....	\$5,486 94
Amount received as an income from all other sources: Rent, \$26; Richard Hynes, \$1,735.75.....	1,761 75
Total income during the year.....	<u>\$7,248 69</u>
Total	<u>\$7,248 69</u>

VI.—EXPENDITURES.

Amount paid for losses occurring during the year.....	\$125 35
Amount paid for salaries to officers and Directors during the year.....	2,090 87
Amount paid to agents.....	2,263 42
All other expenditures during the year: Postage, \$41.09; printing, \$248.42; rent, \$76; furniture and fixtures, \$109.91; stationery, \$61.37; advertising, \$41.60; return premium, \$132.20; clerk hire, \$462.25; sundries, including fuel, light, janitor, express, telegrams, \$236.92.....	\$1,409 76
Total expenditures during the year.....	5,889 40
Balance.....	<u>\$1,359 29</u>

SECRETARIES, GENERAL AND SPECIAL AGENTS.

SECRETARIES, GENERAL AND SPECIAL AGENTS.

FIRE AND FIRE-AND-MARINE COMPANIES

KANSAS MUTUAL FIRE INSURANCE COMPANIES.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
ARKANSAS VALLEY FIRE.....	E. P. Ford, Secretary	Wichita.
CAPITOL.....	T. D. Thacher, Secretary.....	Topeka.
KANSAS FARMERS' FIRE.	M. P. Abbott, Secretary.....	Abilene.
KANSAS INSURANCE COMPANY.....	R. M. Morrison, Secretary.....	Winchester.
KANSAS HOME.....	T. Ormsbee, Secretary... ..	Topeka.
KANSAS MILL OWNERS' AND MAN- UFACTURERS' MUTUAL..... }	Robert Atkinson, Secretary.....	Ottawa.
MENNONITE MUTUAL.....	David Goerz, Secretary.....	Halstead.
REPUBLIC COUNTY MUTUAL.....	I. O. Savage, Secretary.....	Belleville.
TOPEKA.....	C. B. Colby, Secretary.....	Topeka.

JOINT-STOCK COMPANIES OF THE UNITED STATES.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
ÆTNA.....	Jotham Goodnow, Secretary..... F. C. Bennett, } General Agents Wm. H. Wyman, } Edgar Ross, Special Agent.....	Hartford, Ct. Cincinnati, Ohio. St. Joseph, Mo.
AGRICULTURAL.....	H. M. Stevens, Secretary..... J. W. Kinney. } Special Agents..... J. G. Best, }	Watertown, N. Y. Chicago, Ill.
AMERICAN (N. J.).....	J. H. Worden, Secretary..... J. N. Tinkham, Special Agent.....	Newark, N. J. St. Louis, Mo.
AMERICAN CENTRAL.....	Charles Christensen, Secretary Erwin Ellis, Special Agent.....	St. Louis, Mo. Lebanon, Mo.
AMERICAN FIRE (N. Y.).....	David Adeo, Secretary..... Martin Collins, General Agent.....	New York. St. Louis, Mo.
AMERICAN FIRE.....	Richard Maris, Secretary..... C. E. Bliven, General Agent..... B. Pribbenow, Special Agent.....	Philadelphia, Pa. Chicago, Ill. Kansas City, Mo.

COMPANIES OF THE UNITED STATES—CONTINUED.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
ANGLO-NEVADA	Z. P. Clark, Secretary..... Frith & Zollars, General Agents..... Theodore Wiseman, Special Agent.....	San Francisco, Cal. Denver, Col. Lawrence, Kas.
BOYLSTON	Washington Glover, Secretary..... Geo. C. Clark & Co., General Agents..... D. W. Redfield, Special Agent.....	Boston, Mass. Chicago, Ill. Chicago, Ill.
BURLINGTON	John G. Miller, President..... F. A. Lane, State Agent..... Seth Eggleston, General Adjuster.....	Burlington, Iowa. Concordia, Kas. Topeka, Kas.
CITIZENS' (N. Y.)	Frank M. Parker, Secretary..... Alex. Stoddart, General Agent..... Wm. J. Hallack, Special Agent.....	New York. New York. Kansas City, Mo.
COMMERCIAL	Chas. A. Laton, Secretary..... Martin Collins, General Agent..... James L. Applegate, Special Agent..... John A. Trent, Special Agent.....	San Francisco, Cal. St. Louis, Mo. St. Louis, Mo. Chillicothe, Mo.
CONCORDIA FIRE	Gustav Wollaeger, Secretary..... Madison Nelson, Special Agent.....	Milwaukee, Wis. Kansas City, Mo.
CONNECTICUT FIRE	Charles R. Burt, Secretary..... A. Williams, General Agent..... Robert L. Reynolds, Special Agent.....	Hartford, Ct. Chicago, Ill. Omaha, Neb.
CONTINENTAL	Cyrus W. Peck, Secretary..... Bentley & Taylor, Sup't Western Dep't... R. S. Odell, Special Agent..... C. H. Willard, Special Agent.....	New York. Chicago, Ill. Topeka, Kas. Concordia, Kas.
FIRE ASSOCIATION	W. S. Winship, Secretary..... Martin Collins, General Agent..... James L. Applegate, Special Agent..... John A. Trent, Special Agent.....	Philadelphia, Pa. St. Louis, Mo. St. Louis, Mo. Chillicothe, Mo.
FIREMEN'S	H. N. Williams, Secretary..... J. D. McCune, Special Agent.....	Dayton, Ohio. Topeka, Kas.
FIREMAN'S FUND	Wm. J. Dutton, Secretary..... Thomas S. Chard, Manager..... A. E. Pinkney, Special Agent.....	San Francisco, Cal. Chicago, Ill. Kansas City, Mo.
FRANKLIN FIRE	Ezra T. Cresson, Secretary..... Geo. F. Reger, Manager..... W. Thomas Clarke, Special Agent.....	Philadelphia, Pa. Philadelphia, Pa. Des Moines, Iowa.
GERMAN	F. Gund, Secretary..... F. E. Hoffman, General Agent..... John D. Flintjer, Special Agent..... Scott E. Winne, Special Agent.....	Freeport, Ill. Sedalia, Mo. Topeka, Kas. Cottonwood Falls, Kas.
GERMAN-AMERICAN	James A. Silvey, Secretary..... Eugene Cary, General Agent..... E. T. Campbell, Special Agent.....	New York. Chicago, Ill. Topeka, Kas.
GERMAN FIRE	Theo. J. Müller, Secretary..... Harry Robinson, General Agent..... Robert Mosher, Special Agent.....	Peoria, Ill. Atchison, Kas. Oswego, Kas.
GERMANIA FIRE	Hugo Schuman, Secretary..... E. G. Halle, General Agent..... John P. Williams, State Agent.....	New York. Chicago, Ill. Omaha, Neb.
GIRARD FIRE AND MARINE	E. F. Merrill, Secretary..... Wm. E. Rollo & Son, General Agents.....	Philadelphia, Pa. Chicago, Ill.
GLENS FALLS	J. L. Cunningham, Secretary..... Joseph L. Whitlock, General Agent..... F. W. Little, Special Agent.....	Glens Falls, N. Y. Chicago, Ill. Pleasant Hill, Mo.
GRANITE STATE	Alfred F. Howard, Secretary..... J. O. Lee, Special Agent.....	Portsmouth, N. H. Chicago, Ill.
HANOVER FIRE	I. Remsen Lane, Secretary..... Alex. Stoddart, General Agent..... Wm. J. Hallack, Special Agent.....	New York. New York. Kansas City, Mo.

COMPANIES OF THE UNITED STATES—CONTINUED.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
HARTFORD FIRE.....	P. C. Royce, Secretary..... G. F. Bissell, General Agent..... P. P. Haywood, Assistant General Agent..... Christian Stawitz, Sup't of Agencies..... F. W. DeBerard, Special Agent.....	Hartford, Conn. Chicago, Ill. Chicago, Ill. St. Louis, Mo. St. Joseph, Mo.
HOME.....	John H. Washburn, Secretary..... C. W. Fort, Special Agent.....	New York. Topeka, Kas.
INSURANCE CO. OF NORTH AMERICA...	Greville E. Fryer, Secretary..... J. F. Downing, General Agent.....	Philadelphia, Pa. Erie, Pa.
LOUISVILLE UNDERWRITERS'.....	J. L. Shallcross, Secretary..... Geo. W. Reynolds, Special Agent.....	Louisville, Ky. Louisville, Ky.
MERCHANTS'.....	J. R. Mullikin, Secretary..... Frank D. Rogers, Gen'l and Special Agent.....	Newark, N. J. Chicago, Ill.
MICHIGAN FIRE AND MARINE.....	Eugene Harbeck, Secretary..... John D. Turner, Special Agent.....	Detroit, Mich. Des Moines, Iowa.
MILWAUKEE MECHANICS'.....	Adolf J. Cramer, Secretary..... Samuel L. Long, Special Agent.....	Milwaukee, Wis. Rich Hill, Mo.
NATIONAL FIRE.....	E. G. Richards, Secretary..... Theo. Gardner, Special Agent.....	Hartford, Conn. Lawrence, Kas.
NEW HAMPSHIRE FIRE.....	J. C. French, Secretary..... F. W. Lee, Special Agent.....	Manchester, N. H. Omaha, Neb.
NEW YORK BOWERY FIRE.....	Chas. A. Blauvelt, Secretary..... E. W. Lyman, General Agent..... A. P. Epenscheid, Special Agent.....	New York. Chicago, Ill. Sedalia, Mo.
NIAGARA FIRE.....	West Pollack, Secretary..... I. S. Blackwelder, General Agent..... Frank M. Benedict, Special Agent.....	New York. Chicago, Ill. Lawrence, Kas.
NORTHWESTERN NATIONAL.....	John P. McGregor, Secretary..... J. D. McCune, Special Agent.....	Milwaukee, Wis. Topeka, Kas.
OAKLAND HOME.....	William F. Blood, Secretary..... T. E. Griffith, Special Agent.....	Oakland, Cal. Atchison, Kas.
ORIENT.....	Geo. B. Bodwell, Secretary..... B. W. French, General Agent..... A. M. Hinsdale, Special Agent..... J. F. McSween, Special Agent.....	Hartford, Conn. Chicago, Ill. Kansas City, Mo. Minneapolis, Minn.
PENNSYLVANIA FIRE.....	John L. Thomson, Secretary..... J. F. Downing, General Agent..... Orrin T. Welch, State Agent and Adjuster.....	Philadelphia, Pa. Erie, Pa. Topeka, Kas.
PEOPLE'S FIRE.....	S. B. Stearns, Secretary..... Holland & Pratt, General Agents..... C. A. Birdseye, Special Agent.....	Manchester, N. H. St. Louis, Mo. St. Louis, Mo.
PHENIX (Brooklyn, N. Y.).....	Philander Shaw, Secretary..... Thomas R. Burch, General Agent..... C. H. Colby, Special Agent..... C. H. Turner, Special Agent..... M. M. Hamlin, Adjuster.....	New York. Chicago, Ill. Topeka, Kas. Atchison, Kas. Omaha, Neb.
PHENIX (Hartford, Ct.).....	D. W. C. Skilton, Secretary..... H. M. Magill, General Agent..... James McGee, Special Agent..... W. C. Butterfield, Special Agent..... John F. Dale, Special Agent.....	Hartford, Conn. Cincinnati, Ohio. Leavenworth, Kas. St. Louis, Mo. Omaha, Neb.
PROVIDENCE WASHINGTON.....	J. B. Branch, Secretary..... Holger de Roode, General Agent.....	Providence, R. I. Chicago, Ill.
ROCHESTER GERMAN.....	H. F. Atwood, Secretary..... O. C. Kemp, Special Agent.....	Rochester, N. Y. Chicago, Ill.
ROCKFORD.....	Charles E. Sheldon, Secretary..... John D. Turner, Special Agent.....	Rockford, Ill. Des Moines, Iowa.
ST. PAUL FIRE AND MARINE.....	C. B. Gilbert, Secretary..... S. A. Meriam, Special Agent.....	St. Paul, Minn. Kansas City, Mo.

COMPANIES OF THE UNITED STATES—CONCLUDED.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
SECURITY	Herbert Mason, Secretary	New Haven, Ct.
	Packard, Wilson & Piper, Gen'l Agts..	Denver, Colo.
SPRINGFIELD FIRE AND MARINE.....	Sanford J. Hall, Secretary.....	Springfield, Mass.
	A. J. Harding, General Agent.....	Chicago, Ill.
	William Drumhiller, Special Agent...	St. Joseph, Mo.
	William Fulton, General Adjuster....	Nebraska City, Neb.
	W. H. Lininger, Special Agent.....	Fredonia, Kas.
STATE.....	J. C. Cummins, Secretary.....	Des Moines, Ia.
	A. M. Vance, Special Agent.....	Emporia, Kas.
	J. W. Going, Special Agent.....	Salina, Kas.
	W. M. Black, Adjuster.....	Fairfield, Ia.
TRADERS'.....	R. J. Smith, Secretary.....	Chicago, Ill.
	W. M. Gregory, Special Agent.....	Topeka, Kas.
UNION	James D. Bailey, Secretary	San Francisco, Cal.
	Frith & Zollars, General Agents.....	Denver, Colo.
	Theo. Wiseman, Special Agent.....	Lawrence, Kas.
WESTCHESTER FIRE.....	J. Q. Underhill, Secretary.....	New York.
	M. O. Brown, General Agent.....	Chicago, Ill.
	H. C. Keller, Special Agent.....	Leavenworth, Kas.
WILLIAMSBURG CITY FIRE.....	N. W. Meserole, Secretary	Brooklyn, N. Y.

UNITED STATES BRANCHES OF FOREIGN COMPANIES.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
BRITISH AMERICA (Canada).....	George E. Robins, Secretary.....	Toronto, Ont.
	H. T. Lamcy, Special Agent.....	Nevada, Mo.
CITY OF LONDON FIRE (Eng.).....	John C. Paige, Manager.....	Boston, Mass.
	H. C. Stuart, Special Agent.....	Kansas City, Mo.
COMMERCIAL UNION (Eng.).....	Alfred Pell, General Manager.....	New York.
	H. C. Eddy, Resident Secretary.....	Chicago, Ill.
	T. D. Griffith, Special Agent.....	Lawrence, Kas.
FIRE INSURANCE ASSOCIATION (Eng.).....	T. W. Letton, Manager	Chicago, Ill.
	John Virchow, Special Agent.....	Aurora, Ill.
HAMBURG-BREMEN (Germany).....	F. O. Affeld, Manager.....	New York.
	Witkowsky & Affeld, General Agents..	Chicago, Ill.
	H. B. Washington, Special Agent.....	Chicago, Ill.
	Carl Mueller, Special Agent.....	Omaha, Neb.
IMPERIAL FIRE (Eng.).....	John C. Paige, Manager.....	Boston, Mass.
	George W. Mansfield, Special Agent...	Omaha, Neb.
	Daniel C. Osmun, Manager	Chicago, Ill.
LANCASHIRE (Eng.)	E. Litchfield, Manager.....	New York.
	W. G. Ferguson, General Agent.....	Chicago, Ill.
	John W. Vinson, Special Agent.....	Jerseyville, Ill.
LIVERPOOL AND LONDON AND GLOBE (Eng.),	William Warren, Resident Secretary..	Chicago, Ill.
	L. S. Baker, Special Agent.....	Kansas City, Mo.
LONDON ASSURANCE CORPORATION (Eng.)..	G. H. Marks, Manager.....	New York.
	J. B. T. Hall, Special Agent.....	Chicago, Ill.
LONDON AND LANCASHIRE (Eng.).....	Charles H. Case, Manager.....	Chicago, Ill.
	E. K. Symonds, Special Agent.....	Quincy, Ill.
NORTH BRITISH AND MERCANTILE (Eng.)...	Samuel P. Blagden, Manager	New York.
	W. A. Cormany, Special Agent.....	Fort Scott, Kas.
NORTHERN ASSURANCE CO. (Eng.).....	W. D. Crooke, Manager	Chicago, Ill.
	H. A. Cherry, Special Agent.....	Omaha, Neb.

UNITED STATES BRANCHES OF FOREIGN COMPANIES—CONCLUDED.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
NORWICH UNION FIRE (Eng.).....	J. Montgomery Hare, Manager..... Thomas B. Tuttle, Special Agent.....	New York. Carthage, Mo.
PHENIX ASSURANCE (Eng.)	A. D. Irving, Manager..... M. L. Sears, Special Agent.....	New York. Kansas City, Mo.
QUEEN (Eng.).....	James A. McDonald, Manager..... Joseph M. Rogers, General Agent.. C. F. Barnard, Special Agent.....	New York. Chicago, Ill. Omaha, Neb.
ROYAL (Eng.).....	C. H. Case, Manager..... E. K. Symonds, Special Agent.....	Chicago, Ill. Quincy, Ill.
SUN FIRE OFFICE (Eng.).....	J. J. Guile, Manager.....	New York.
WESTERN ASSURANCE (Canada).....	J. J. Kenny, Manager..... J. M. Jones, Special Agent.....	Toronto, Ontario. Indianapolis, Ind.

LIFE TABLES.

LIFE INSURANCE BUSINESS IN KANSAS, 1887.

TABLE I.
COÖPERATIVE COMPANIES ORGANIZED IN THIS STATE.

NAME OF COMPANY.	IN FORCE AT COM- MENCEMENT OF YEAR.		WRITTEN DURING THE YEAR.		TOTAL.		TERMINATED DUR- ING THE YEAR.		TOTAL IN FORCE AT THE END OF THE YEAR.		LOSSES IN- CURRED.		LOSSES PAID.		PREMI- UMS RE- CEIVED.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Bankers' Life and Trust Co., Kingman	67	.....	92	.....	159	.....	103	.....	55	.....	.....	.....	.....	.....	\$5,692 71
Guaranty Fund, Wichita .....	.....	.....	201	\$352,000	201	\$352,000	.....	.....	201	\$352,000	.....	.....	.....	.....	2,929 00
Kansas Mutual Life Associa- tion, Hiawatha	2,061	\$4,769,000	882	1,487,500	2,943	6,256,500	588	\$1,172,000	2,355	5,084,500	14	\$27,334	14	\$27,334	65,132 12
Kansas Protective Union, Topeka	1,322	1,688,250	340	476,800	1,662	2,165,050	506	384,050	1,158	1,781,000	9	11,745	9	11,745	17,719 48
Totals	3,450	\$6,457,250	1,515	\$2,316,300	4,965	\$8,773,550	1,197	\$1,556,050	3,769	\$5,217,500	23	\$39,079	23	\$39,079	\$90,878 81

LIFE COMPANIES OF OTHER STATES.

NAME OF COMPANY.	IN FORCE AT COMMENCEMENT OF THE YEAR.		WRITTEN DURING THE YEAR.		TOTAL.		TERMINATED DURING THE YEAR.		TOTAL IN FORCE AT THE END OF THE YEAR.		LOSSES INCURRED.		LOSSES PAID.		PREMIUMS RECEIVED.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	
Ætna, Conn.	173	\$508,418	26	\$67,397	199	\$576,315	4	\$22,000	195	\$554,315		\$14,280		\$14,280	\$16,139 39
Conn. Mutual, Conn.	982	8,200,735	536	1,909,392	1,518	5,110,130	235	830,650	1,283	4,279,480	9	17,275	11	37,275	132,558 92
Equitable Life, N. Y.	321	1,019,000	349	1,305,500	670	2,324,500	173	553,500	497	1,771,000	5	18,500	4	17,500	59,129 13
Home Life, N. Y.	50	100,890	2	385	52	101,245	6	40,835	46	90,440	3	8,000	4	10,500	45 80
Manhattan, N. Y.	570	1,744,092	214	795,184	784	2,539,276	125	444,293	659	2,094,983	2	7,917	2	7,917	66,701 65
Mass. Mutual, Mass.	590	1,66,164	887	99,563	1,477	1,65,727	803	87,871	674	77,856	4	410	4	410	2,130 68
Metropolitan, N. Y.	272	682,071	124	309,013	1,001	991,085	117	296,510	279	694,574	2	5,385	1	5,000	15,721 13
Mitch. Mutual, Mich.	107	87,181	1	2,839	108	90,020	7	13,448	101	76,572					238 98
Missouri Valley, Kas.	276	579,899	183	577,882	459	1,157,781	66	182,683	398	975,098		2,625		2,625	29,207 16
Mutual Benefit, N. J.	1,248	2,906,547	563	1,525,500	1,811	4,432,047	231	558,261	1,580	3,873,786	13	30,701	16	36,601	120,647 33
Mutual Life, N. Y.															
Mutual Life, Ky.															
New Eng. Mut., Mass.															
New York Life, N. Y.	1,108	3,039,985	151	601,850	1,259	3,731,835	183	536,565	1,076	3,195,270					83,391 38
N. W. Mutual, Wis.	1,048	2,150,097	490	1,246,107	1,538	3,396,204	201	484,210	1,337	2,911,994	8	23,534	20	26,160	89,466 21
Penn. Mutual, Pa.	62	213,000	47	167,500	109	380,500	14	47,500	95	333,000					9,515 82
Phoenix Mut., Conn.	142	207,362	5	4,556	147	211,918	10	17,950	137	193,968	2	3,000	1	2,000	2,922 99
Provident Savings, N. Y.	109	383,000	123	499,000	232	882,000	36	136,000	196	746,000	1	10,000	1	10,000	8,034 05
Prudential Life, N. J.															
Travelers, Conn.	106	224,752	26	62,050	132	286,802	22	49,500	110	237,302					4,231 30
Union Central, Ohio.	93	119,123	155	301,202	248	420,325	84	156,000	164	264,325	1	600	1	600	14,463 88
Union Mutual, Me.	8	12,705	3	28,000	11	15,705	10	1,000	10	14,705					801 66
United States, N. Y.	37	59,625	15	28,000	52	87,625	11	19,150	41	68,475	1	1,150	1	1,150	1,479 86
Washington, N. Y.	220	374,167	74	139,123	294	513,290	39	69,500	255	443,790	4	9,404	3	4,392	12,916 96
Total	7,522	\$17,678,813	3,972	\$9,755,543	11,496	\$27,414,330	2,368	\$4,517,426	9,128	\$22,896,933	73	\$173,940	80	\$199,494	\$649,244 18
Hartford Life & Annuity, Conn.	507	1,459,500	110	338,500	617	1,798,000	95	248,500	522	1,549,500					90,873 81
Kas. Cooperative Cos.	3,450	6,457,250	1,515	2,316,300	4,965	8,773,550	1,197	1,566,050	3,769	8,217,500	23	39,079	23	39,079	
Aggregate	11,479	\$25,595,563	5,597	\$12,390,343	17,078	\$37,983,880	3,660	\$6,321,976	13,419	\$32,563,933	96	\$212,019	103	\$236,573	\$740,117 49

a. Not doing business in Kansas in 1888

b. Admitted March 6, 1888.

TABLE II.
ASSETS, CLASSIFIED.

Name of Company.	Real estate.	Bonds and mortgages.	U.S. bonds and securities.	Other stocks and bonds.	Loans on col- lateral.	Premium notes and loans.	Cash in office and bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Elina, Ct.....	\$403,494 29	\$15,371,829 42	\$1,099,800 00	\$8,906,668 88	\$720,320 56	\$1,488,171 06	\$9,111,172 55	\$170,288 01	\$892,195 99	\$32,563,920 76
Cl. Mutual, Ct.....	9,790,114 65	32,844,664 04	128,000 00	9,496,949 65	383,333 00	2,102,949 15	7,786,866 67	87,573 20	1,062,468 02	56,643,498 88
Equitable, N. Y.....	20,945,923 61	82,548,376 48	643,238 00	27,385,082 00	507,000 00	645,242 52	7,657,957 50	1,869,666 00	1,841,651 25	84,378,904 85
Home Life, N. Y.....	191,577 64	3,925,450 00	1,538,500 00	1,862,787 50	698,950 00	976,428 75	82,446 98	138,237 44	39,670 63	6,117,812 71
Manhattan, N. Y.....	550,493 25	3,546,302 13	630,000 00	1,477,125 00	3,523,562 50	624,094 35	411,126 09	196,918 64	121,230 09	11,433,196 45
Mass. Mutual, Mass.....	660,657 88	2,346,719 38	108,750 00	3,850,487 23	464,141 95	132,187 23	283,209 62	278,288 29	529,061 43	9,012,379 04
Metropolitan, N. Y.....	544,383 95	2,321,800 00	327,328 75	1,450,260 00	95,000 00	3,004 95	29,334 01	130,724 68	76,006 01	4,907,024 24
Mich. Mutual, Mich.....	133,691 21	1,467,232 02	.....	.....	.....	.....	51,408 16	99,096 20	221,602 98	1,975,485 62
Missouri Valley, Kas.....	68,785 00	12,056 98	.....	39,158 00	2,500 81	.....	5 20	65 04	4,604 69	127,175 76
Mut. Ben. Life, N. J.....	200,000 00	19,939,583 42	772,650 00	9,695,056 33	3,515,500 00	4,242,886 85	790,438 67	324,307 88	2,610,239 24	42,110,662 09
Mutual Life, N. Y.....	10,644,073 37	49,615,268 06	2,841,500 00	40,596,377 81	9,515,100 00	.....	2,619,362 66	1,440,893 61	1,000,891 19	118,274,966 70
N. E. Mut'l Life, Mass.....	1,636,959 57	2,830,750 00	204,545 00	10,621,711 88	1,574,046 76	745,984 66	656,889 84	131,928 41	454,123 31	19,056,939 58
New York Life, N. Y.....	6,887,092 59	15,969,372 78	327,357 50	51,325,221 82	1,867,500 00	388,799 44	2,486,437 07	1,610,797 15	488,477 59	81,954,291 44
Northw. Mutual, Wis.....	1,320,530 81	24,211,495 86	136,100 00	470,507 65	.....	887,535 04	887,531 43	570,981 13	431,873 83	28,686,355 16
Penn Mutual, Pa.....	764,827 20	3,454,252 76	62,500 00	5,583,021 00	1,325,186 25	587,721 49	117,264 44	239,733 69	396,558 38	12,571,110 21
Phoenix Mutual, Ct.....	1,096,215 60	6,318,595 98	244,110 00	579,298 40	.....	1,066,663 59	186,668 63	36,614 89	163,016 20	10,489,688 28
Prov. Savings, N. Y.....	.....	115,900 00	108,375 00	38,010 00	31,125 00	.....	67,348 18	8,550 32	2,059 97	371,982 02
Prudential Life, N. J.....	46,516 98	1,990,732 00	125,500 00	8,897,800 15	193,165 00	.....	175,662 88	8,336 76	11,620 51	1,967,369 13
Travelers, Ct.....	816,114 92	3,622,506 20	162,000 00	2,471,417 35	.....	579,175 16	502,319 56	213,094 07	175,289 41	9,684,249 81
Union Central, O.....	205,102 07	2,641,268 14	12,650 00	2,213,601 86	219,327 05	546,452 02	32,451 27	212,876 20	85,061 72	3,768,064 66
Union Mutual, Me.....	1,361,273 21	1,069,665 37	63,500 00	2,479,949 53	138,861 89	142,075 28	104,516 73	109,468 63	68,902 17	6,014,522 58
United States, N. Y.....	68,004 24	2,749,949 53	55,775 00	671,030 00	.....	.....	79,202 71	151,032 92	204,703 02	5,698,206 45
Washington, N. Y.....	568,131 96	6,791,998 67	156,250 00	.....	.....	.....	106,204 04	237,313 48	276,580 68	8,907,478 83
Totals.....	\$58,729,376 11	\$224,325,769 22	\$10,346,659 25	\$162,956,547 41	\$24,805,160 81	\$15,024,927 58	\$21,148,024 89	\$8,271,785 94	\$11,046,858 32	\$556,665,704 43

TABLE III.
LIABILITIES, CLASSIFIED.

Name of Company.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve.	All other claims.	Total liabilities except capital stock.	Surplus as regards policy-holders.	Capital stock.	Balances as regards stockholders.	
									Surplus.	Deficit.
Ala. Conn.	\$152,829 00	\$28,500 00	.....	\$25,109 184 00	\$148,468 26	\$25,438 981 26	\$7,111,707 19	\$1,250,000 00	\$5,861,707 19	.....
Connecticut Mutual Conn.	287,588 25	5,000 00	.....	50,862 653 00	3,22,416 52	51,157 067 77	5,486,430 61	.....	.....	.....
Equitable Life N. Y.	251,254 00	.....	\$101,544 00	65,792 737 00	119,105 00	66,274 630 00	16,701,032 20	100,000 00	16,801,032 20	.....
Home Life, N. Y.	11,913 00	.....	19,988 15	4,457 091 00	5,848 60	5,848 60	1,602,977 96	125,000 00	1,477,971 96	.....
Manhattan, N. Y.	88,718 30	.....	71,358 27	9,078,702 00	18,700 00	9,257 478 57	2,175,717 88	100,000 00	2,075,717 88	.....
Mass. Mutual, Mass.	25,817 00	.....	24,991 71	7,710,753 00	1,837 60	7,753,399 31	1,243,940 23	.....	.....	.....
Metropolitan, N. Y.	19,624 98	.....	4,727 07	8,717 621 00	303,093 09	4,045 071 14	1,861,953 10	500,000 00	361,953 10	.....
Michigan Mutual, Mich.	7,000 00	11,000 00	.....	1,665,211 00	594 74	1,653,810 74	291,624 78	250,000 00	41,624 78	.....
Missouri Valley, Kas.	2,262 62	7,936 65	.....	87,219 68	253 28	97,777 23	5,623,663 76	.....	.....	.....
Mutual Benefit Life, N. J.	264,131 11	17,000 00	213,591 65	35,986,856 00	5,419 57	36,496,998 33	13,572,698 67	.....	.....	.....
Mutual Life N. Y.	335,660 67	.....	.....	104,312 693 00	128,914 36	104,772 958 03	3,526,947 09	.....	.....	.....
N. Eng. Mut. Life, Mass.	80,397 00	.....	96,381 09	15,334,214 35	.....	15,519 012 44	3,526,947 09	.....	.....	.....
New York Life, N. Y.	639,918 18	20,000 00	.....	69,946 756 00	59,886 73	70,636 55 01	11,244,730 63	.....	.....	.....
Northwestern Mutual, Wis.	127,363 96	7,000 00	95,000 00	24,508 027 00	74,738 76	24,816 129 72	4,041,980 18	.....	.....	.....
Penn Mutual, Pa.	151,031 00	.....	38,022 92	9,734 017 00	262,230 44	19,339 304 36	2,431,905 45	.....	.....	.....
Phoenix Mutual, Conn.	135,706 00	5,000 00	.....	8,393,731 00	240,217 89	8,774 644 89	1,713,043 39	100,000 00	1,615,043 39	.....
Provident Savings, N. Y.	52,000 00	15,000 00	.....	16,460 00	.....	1,183,000 00	1,183,000 00	.....	.....	.....
Prudential Life, N. J.	121,736 00	91,500 00	.....	1,307,263 00	10,000 00	1,308,263 00	658,532 03	209,300 00	449,776 13	.....
Travelers, Conn.	78,461 00	.....	.....	9,933,393 95	.....	7,160,255 95	2,423,995 45	600,000 00	1,823,995 45	.....
Union (Central), Ohio	81,562 94	2,500 00	1,811 65	3,054,554 00	189,437 70	3,213,267 35	335,317 21	100,000 00	436,317 21	.....
Union Mutual, Me.	3,585 00	5,000 00	4,730 64	3,514,721 00	2,639 07	5,403,519 80	611,002 73	.....	.....	.....
United States, N. Y.	.....	.....	.....	4,751,266 00	16,944 33	4,767,207 65	830,998 92	440,000 00	490,998 92	.....
Washington, N. Y.	20,014 70	.....	84 00	7,773,666 40	7,894 311 19	7,894,311 19	1,003,167 64	125,000 00	878,167 64	.....
Totals	\$2,800,180 71	\$216,436 65	\$689,231 95	\$165,426,078 98	\$1,863,910 63	\$471,192,150 27	\$84,028,120 45	\$3,999,300 00	\$82,133,304 26	\$71,164 48

TABLE IV.
INCOME.

NAME OF COMPANY.	PREMIUMS.		Interest and dividends.	Rents.	All other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
	Cash.	Notes.						
Etna, Connecticut.....	\$3,116,194 11	\$85,210 61	\$1,584,798 93	404,960 60	\$44,569 68	\$4,880,713 23	\$848,848 88	.....
Connecticut Mutual, Connecticut.....	4,422,465 07	.....	2,539,106 53	476,840 97	98,830 10	7,465,362 30	1,057,378 43	.....
Equitable Life, New York.....	19,115,775 47	.....	3,648,232 85	6,513 88	.....	23,240,849 29	9,101,695 16	.....
Home Life, New York.....	1,616,964 85	139,832 15	290,316 65	56,838 78	.....	1,063,647 53	256,161 51	.....
Manhattan, New York.....	1,226,703 25	37,693 29	511,974 86	56,838 78	4,974 95	1,838,185 10	102,535 28	.....
Massachusetts Mutual, Massachusetts.....	1,323,109 08	111,349 16	381,674 70	35,022 85	787 89	1,851,943 68	401,959 62	.....
Metropolitan, New York.....	5,613,190 18	5,577 81	181,804 33	29,143 13	.....	5,825,714 95	1,168,969 50	.....
Michigan Mutual, Michigan.....	591,255 89	575 96	108,761 84	.....	.....	700,593 09	.....	.....
Missouri Valley, Kansas.....	3,115 13	.....	2,084 87	3,430 73	3,800 00	12,430 78	226,112 46	\$3,506 04
Mutual Benefit Life, New Jersey.....	4,429,694 19	378,542 70	2,227,455 77	28,993 64	.....	7,064,666 30	1,349,159 74	.....
Mutual Life, New York.....	17,110,901 62	.....	5,431,925 16	404,589 54	172,506 14	23,119,922 46	5,941,964 37	.....
New England Mutual Life, Massachusetts.....	1,833,055 87	505,951 12	861,947 47	71,333 29	109,605 04	3,379,912 79	874,168 34	.....
New York Life, New York.....	17,749,225 94	77,666 07	3,653,236 79	86,579 49	38,136 63	21,590,844 92	7,765,320 05	.....
Northwestern Mutual, Wisconsin.....	5,220,953 12	.....	1,563,221 42	75,095 05	849 54	6,860,119 13	2,088,419 28	.....
Penn Mutual, Pennsylvania.....	2,237,102 89	104,394 55	608,729 32	32,305 45	17,738 87	3,000,271 08	1,143,389 96	.....
Phoenix Mutual, Connecticut.....	689,663 95	1,366 80	573,452 80	44,438 46	660 00	1,309,562 01	1,237 45	.....
Provident Savings, New York.....	989,416 92	.....	12,896 64	.....	.....	1,002,313 56	85,028 20	.....
Prudential Life, New Jersey.....	2,942,257 18	.....	67,755 81	2,013 33	1,294 60	3,013,350 97	480,856 45	.....
Travelers, Connecticut.....	8,201,755 82	.....	487,650 03	36,540 96	3,725,946 81	974,430 39	570,052 80	.....
Union Central, Ohio.....	600,845 29	568,553 40	186,687 81	6,378 70	1,988 01	1,364,953 21	.....	.....
Union Mutual, Maine.....	688,327 48	.....	241,403 12	21,350 65	33,794 00	984,875 25	153,904 66	\$46,109 47
United States, New York.....	745,459 44	.....	257,026 01	2,809 44	18,164 72	1,023,459 61	573,729 03	.....
Washington, New York.....	1,654,211 21	.....	393,158 97	19,057 85	8,603 46	2,075,081 49	.....	.....
Totals.....	\$96,121,603 95	\$2,014,712 52	\$25,801,282 68	\$1,844,886 81	\$556,203 53	\$126,338,689 49	\$34,689,736 04	\$49,615 51

TABLE V.
EXPENDITURES.

NAME OF COMPANY.	LOSSES, CLAIMS, AND ANNUITIES.		LAPSED, SURRENDERED AND PURCHASED POLICIES.		DIVIDENDS TO POLICYHOLDERS.		Dividends to stockholders.	Commissions.	Salaries, medical fees, and other charges of employees.	All other expenditures.	Total expenditures.
	Cash.	Note.	Cash.	Note.	Cash.	Note.					
Aetna, Conn.....	\$2,063,491 39	\$77,640 73	\$278,291 86	\$31,141 16	\$475,248 42	\$99,845 57	\$112,500 00	\$354,611 27	\$132,833 35	\$256,261 10	\$83,881,864 85
Conn. Mutl. Conn.....	3,604,935 82	55,794 27	542,971 78	33,338 28	1,133,545 40	43,715 76	7,000 00	261,565 53	123,859 07	608,256 66	6,407,983 57
Equitable Life, N. Y.....	6,187,211 23		1,555,515 28		2,319,783 30		15,000 00	1,984,887 60	739,565 23	1,845,191 49	14,139,154 13
Home Life, N. Y.....	344,124 18	25,687 17	44,738 66	29,698 60	47,633 05	67,486 94	32,000 00	107,226 18	80,966 59	34,924 91	797,649 84
Manhattan, N. Y.....	813,729 03	60,055 85	146,766 53	37,771 19	218,648 50	5,542 45	35,000 00	225,991 60	95,000 78	100,143 91	1,735,649 84
Mass. Mutl. Mass.....	652,113 58	18,023 10	116,300 89	30,904 64	143,584 53	54,307 56	35,000 00	136,046 89	175,284 41	123,422 46	1,449,988 06
Metropolitan, N. Y.....	2,110,195 06	3,197 70	33,522 92	4,738 58	34,288 31	8,064 63	17,500 00	876,057 87	825,003 99	731,276 59	4,661,345 45
Mitch. Mutl. Mich.....	187,623 59		19,220 87		49,541 65			101,236 82	66,194 78	33,162 92	474,480 63
Missouri Valley, Kas.....	1,861 24		6,924 02		138 61				3,971 93	3,040 97	15,936 77
Mutl. Ben. Life, N. J.....	2,758,373 83	151,806 77	451,294 17	140,904 82	1,200,263 53	23,533 22		502,995 85	157,538 32	328,796 06	5,715,506 56
Mutl. Life, N. Y.....	8,387,595 07		3,086,733 15		2,654,185 38			2,052,722 69	641,317 55	955,474 25	17,777,938 09
N. E. Mutl. Life, Mass.....	1,272,851 74	43,745 26	257,377 83	58,080 41	400,885 44	22,906 80		172,171 71	99,375 92	178,349 34	2,505,744 45
New York Life, N. Y.....	5,315,644 56	13,639 15	1,867,723 90	13,980 31	2,322,290 75	1,932 12		2,717,371 96	592,188 54	980,753 58	13,825,524 87
Northy'n Mutl. Wis.....	1,721,108 63		160,621 07	8,468 57	1,457,611 09			719,398 99	206,628 02	497,863 48	4,771,699 85
Penn. Mutl. Pa.....	638,013 48	20,713 52	190,255 97	25,204 09	374,970 27	62,975 54		196,419 45	213,299 35	129,029 45	1,851,882 12
Phoenix Mutl. Conn.....	715,461 44	64,140 60	90,725 18	21,701 29	118,492 09	1,868 84	24,000 00	59,852 66	90,092 42	119,010 04	1,308,344 56
Provident Sav'g, N. Y.....	321,407 00		8,089 30		368,981 46			110,751 74	39,193 28	73,912 58	917,285 36
Prudential Life, N. J.....	853,818 64		94 84					837,257 76	636,594 62	123,598 66	2,532,494 52
Travelers', Conn.....	1,325,549 14	2,938 03	53,386 00	83,766 15	20,564 72	4,521 44	30,730 00	672,764 37	297,904 84	297,986 20	2,751,516 42
Union Central, Ohio.....	133,377 66		39,281 58	18,235 13	40,332 69	14,117 00	96,000 00	170,646 76	253,904 19	61,795 46	794,900 41
United Mutual, Me.....	459,145 42	172,521 73	39,281 58				10,000 00	60,578 15	79,885 10	79,885 10	1,080,984 92
United States, N. Y.....	478,015 81		46,714 10				30,800 00	116,947 11	111,244 49	85,833 44	869,554 95
Washington, N. Y.....	678,662 59		252,766 89		157,171 00		8,547 00	112,988 56	128,061 70	163,071 72	1,501,302 46
Totals.....	\$41,024,220 13	\$709,903 88	\$9,310,978 76	\$641,933 22	\$13,538,160 19	\$410,818 87	\$469,077 00	\$12,550,492 22	\$5,851,944 29	\$7,311,040 10	\$91,715,568 66

TABLE VI.
Number and amount of policies issued and terminated during the year 1887, and mode of termination.

NAME OF COMPANY.	TOTAL NUMBER OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.					
	Issued.		Terminated.		By death.		By maturity.		By expiry.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Etna, Conn.....	7,446	\$14,486,868	5,254	\$9,377,521	889	\$1,460,578	786	\$639,055	208	\$512,488
Connecticut Mutual, Conn.....	3,812	9,370,874	3,356	8,907,299	1,290	3,117,889	318	603,541		
Equitable Life, N. Y.....	34,700	138,023,105	15,538	66,772,641	1,376	5,637,942	330	918,579	46	146,100
Home Life, N. Y.....	2,266	5,211,041	1,378	2,904,506	1,135	288,447	52	80,753		
Manhattan Life, N. Y.....	2,538	7,691,774	1,649	4,925,052	283	780,720	51	91,567		
Massachusetts Mutual, Mass.....	3,139	10,660,193	1,988	5,954,962	202	480,823	87	142,785	135	326,450
Metropolitan Life, N. Y.....	1,127	135,100	362	466,661	97	116,649	17	14,457	4	7,477
Michigan Mutual, Mich.....	2,684	5,142,417	1,827	3,639,486	69	138,671			8	9,495
Missouri Valley, Kas.....	1	2,839	22	55,355			2	998	3	5,624
Mutual Benefit Life, N. J.....	6,289	16,078,824	4,560	12,076,077	891	2,739,147	102	205,054	604	1,621,900
Mutual Life of N. Y.....	22,323	69,641,110	11,339	35,833,925	1,870	6,465,346	455	1,240,735	125	448,760
New England Mutual, Mass.....	2,773	7,967,623	1,775	5,455,460	321	933,483	139	303,160	34	12,000
New York Life, N. Y.....	28,522	106,749,295	12,918	52,187,290	1,167	4,067,472	221	495,228	230	18,000
Northwestern Mutual Life, Wis.....	13,298	35,608,930	5,442	15,623,510	603	1,387,169	210	308,922	9	2,572,470
Penn Mutual Life, Pa.....	5,118	12,817,177	2,371	5,710,245	261	607,737	23	64,242	73	151,800
Phoenix Mutual Life, Conn.....	1,136	1,777,003	1,447	2,165,920	324	552,570	234	209,566	2	5,000
Provident Savings Life, N. Y.....	4,032	15,717,200	1,247	4,862,335	92	372,400			878	3,463,125
Prudential Life, N. J.....	520,151	60,891,194	331,367	38,166,233	10,633	1,033,164	42	45,042	4	13,000
Travelers', Conn.....	3,292	7,640,124	1,854	4,071,856	176	315,052			85	149,500
Union Central, Ohio.....	7,473	14,026,168	4,190	8,841,204	75	123,145	8	4,610	236	449,820
Union Mutual, Me.....	2,869	5,512,125	2,502	4,903,876	228	492,388	157	172,824	35	86,000
United States, N. Y.....	2,468	5,641,120	1,438	3,278,446	175	379,345	49	110,073		
Washington Life.....	8,627	8,288,276	2,370	5,356,580	200	483,036	71	111,348		
Totals.....	680,084	\$558,480,380	416,194	\$301,536,440	21,357	\$31,973,173	3,369	\$5,763,139	2,719	\$10,004,969

TABLE VI—CONCLUDED.

NAME OF COMPANY.	MODE OF TERMINATION—Concluded.									
	By surrender.		By lapse.		By change.		Not taken.		Amount.	No.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
Etna, Connecticut.....	835	\$1,284,810	1,269	\$2,967,290	24	\$65,406	1,223	\$2,457,994		
Connecticut Mutual, Connecticut.....	734	2,190,857	780	1,840,546			233	634,500		
Equitable Life, New York.....	2,017	9,691,100	7,805	26,619,603			3,964	23,729,317		
Home Life, New York.....	655	1,458,212	267	478,250	3		266	555,344		
Manhattan Life, New York.....	118	1,369,709	627	1,669,900	102			143,900		
Massachusetts Mutual, Massachusetts.....	423	1,001,869	576	1,574,820			468	322,100		
Metropolitan Life, New York.....	130	1,194,929	105	124,000	2		565	519,695		
Michigan Mutual, Michigan.....	321	356,230	1,139	2,458,494	101		7	1,908,600		
Missouri Valley, Kansas.....	11	18,733	6	30,000			189	6,149		
Mutual Benefit Life, New Jersey.....	1,479	4,120,483	924	2,119,800				432,500		
Mutual Life of New York.....	2,182	9,341,038	3,920	9,773,791			560	1,267,183		
New England Mutual, Massachusetts.....	468	1,234,132	538	1,920,575	54		2,733	8,004,965		
New York Life, New York.....	1,454	9,557,735	5,068	15,614,241	6		269	840,990		
Northwestern Mutual Life, Wisconsin.....	406	871,947	2,859	6,291,602	3		4,778	21,564,636		
Penn Mutual Life, Pennsylvania.....	380	852,519	1,056	2,192,177			1,352	3,812,688		
Phoenix Mutual Life, Connecticut.....	183	256,238	383	626,158	122		542	1,499,900		
Prudential Savings Life, New York.....	12	11,750	16	8,060			199	338,450		
Prudential Life, New Jersey.....			320,665	37,035,069	8		249	906,000		
Travelers', Connecticut.....	155	267,447	948	2,110,200			61	87,000		
Union Central, Ohio.....	118	215,117	2,120	3,489,240	217		302	737,100		
Union Mutual, Maine.....	69	169,556	824	1,637,065	222		1,562	4,342,954		
United States, New York.....	97	143,546	724	1,540,456			688	1,346,600		
Washington Life, New York.....	423	1,156,107	1,079	2,166,332	28		337	839,500		
Totals.....	12,700	\$44,794,094	383,698	\$124,217,089	944	\$6,381,824	20,016	\$78,402,128		

TABLE VII.

NAME OF COMPANY.	Year organized...	Year admitted...	Risks in force December 31, 1887.	Reserve on risks in force December 31, 1887.	Assets.	Liabilities to policyholders.	Excess of assets over liabilities to policyholders.
Atna, Conn.	1820	1887	\$97,372,334	\$25,156,136	\$32,550,688 45	\$25,438,981 26	\$7,111,707 19
Connecticut Mutual, Conn.	1846	1871	150,992,498	50,360,626	66,643,498 38	51,157,067 77	5,486,430 61
Equitable Life, N. Y.	1859	1875	483,029,582	65,792,737	82,975,682 20	66,274,650 00	16,701,032 20
Home Life, N. Y.	1860	1885	21,756,596	4,457,091	6,117,812 71	4,514,840 75	1,602,971 96
Manhattan Life, N. Y.	1850	1879	39,018,611	9,078,702	11,433,196 45	9,257,478 57	2,175,717 88
Massachusetts Mutual, Mass.	1851	1871	45,351,769	7,710,753	9,012,379 54	7,763,399 31	1,248,980 23
Metropolitan Life, N. Y.	1865	1886	132,031,077	3,717,624	4,907,024 24	4,045,071 14	861,953 10
Michigan Mutual, Mich.	1867	1885	17,930,545	1,655,211	1,975,433 52	1,683,810 74	291,624 78
Missouri Valley Life, Kas.	1867	1868	318,425	87,219	126,612 75	97,777 23	28,835 52
Mutual Benefit Life, N. J.	1845	1865	147,181,403	35,986,556	42,110,662 09	36,486,998 33	5,623,663 76
Mutual Life of New York.	1842	1871	427,583,359	104,312,693	118,274,966 70	104,772,268 03	13,502,698 67
New England Mutual, Mass.	1835	1868	69,754,124	15,334,214	19,066,939 53	15,519,992 44	3,536,947 09
New York Life, N. Y.	1841	1871	358,935,536	69,946,750	81,904,291 44	70,659,560 91	11,244,730 53
Northwestern Mutual Life, Wis.	1857	1871	147,615,323	24,508,027	28,836,355 15	24,816,129 72	4,020,225 43
Penn Mutual Life, Pa.	1847	1875	60,844,645	9,741,017	12,571,110 21	10,089,304 36	2,481,805 85
Phoenix Mutual Life, Conn.	1851	1875	25,267,687	8,393,721	10,489,688 28	8,774,644 89	1,715,043 39
Provident Savings Life, N. Y.	1875	1884	46,855,561	1,116,400	371,932 02	183,400 00	188,532 02
Travelers' Life, N. J.	1873	1884	82,639,088	1,307,293	1,967,369 13	1,308,293 00	659,076 13
Union Central, Ohio.	1863	1875	37,739,893	6,933,999	9,584,249 31	7,160,255 96	2,423,993 36
Union Mutual, Maine.	1867	1885	27,774,533	3,024,534	3,768,584 56	3,213,267 35	555,317 21
United States, N. Y.	1848	1884	25,794,195	5,293,500	6,014,522 53	5,385,498 80	629,023 73
Washington Life, N. Y.	1850	1884	23,471,829	4,749,631	5,696,206 45	4,765,750 63	930,455 92
Totals	1860	1872	39,506,527	7,773,666	8,307,478 83	7,804,311 19	1,003,167 64
			\$2,528,865,120	\$465,448,400	\$555,198,086 47	\$471,172,732 27	\$84,025,934 20

KANSAS COÖPERATIVE COMPANIES.

TABLE I.
Showing assets and liabilities of Co-operative Life Companies authorized to transact business in Kansas, for the year ending December 31, 1887.

NAME OF COMPANY.	ASSETS.				LIABILITIES.			
	Guarantee reserves deposited with State Treasurer.	Cash in office and bank.	All other assets.	Total assets.	Unpaid death claims.	Unpaid accident and sick claims.	All other claims.	Total liabilities.
Bankers' Life and Trust Company, Kingman.....	\$303 27	\$262 88	\$8,035 66	\$8,601 81	.....	.....	\$4,969 20	\$4,969 20
Guaranty Fund Life Insurance Company, Wichita.....	.....	810 00	180 00	940 00	.....	.....	.....	.....
Kansas Mutual Life Association, Hiawatha.....	17,760 00	26,484 97	6,831 56	51,076 53	.....	.....	.....	.....
Kansas Protective Union, Topeka.....	1,974 20	4,441 57	43 66	6,459 43	\$2,458 36	.....	.....	2,458 36
Totals.....	\$20,037 47	\$31,999 42	\$15,040 88	\$67,077 77	\$2,458 36	.....	\$4,969 20	\$7,417 56

TABLE II.
SHOWING INCOME AND EXPENDITURES.

NAME OF COMPANY.	INCOME.					EXPENDITURES.			
	Guaranty reserve fund.	Membership fee and annual dues.	For death losses, sick benefits, and accidents.	For salaries, expenses, etc.	Total income.	Paid beneficiaries.	Paid for salaries.	All other expenses.	Total ex- penditures.
Bankers' Life and Trust Co., Kingman...	\$247 27	\$1,855 37	\$449 60	\$5,803 12	\$8,555 36	.....	\$2,523 68	\$1,675 68	\$4,199 36
Guaranty Fund Life Ins. Co., Wichita...	.....	1,117 00	810 00	402 00	2,329 00	.....	619 00	900 00	1,519 00
Kansas Mutual Life Assoc., Hiawatha....	9,552 83	15,865 36	40,213 93	8,250 20	73,382 32	\$27,946 38	11,137 31	12,607 77	51,691 46
Kansas Protective Union, Topeka.....	1,365 77	925 95	11,865 38	3,639 38	17,796 48	11,866 75	2,953 18	2,081 71	16,901 64
Totals	\$11,165 87	\$19,263 68	\$53,338 91	\$18,094 70	\$101,863 16	\$39,813 13	\$17,233 17	\$17,165 16	\$74,211 46

CO-OPERATIVE LIFE STATEMENTS.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
CO-OPERATIVE LIFE INSURANCE COMPANIES ORGANIZED UNDER
THE LAWS OF KANSAS, AND AUTHORIZED TO DO BUSINESS, SHOW-
ING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1887.

CO-OPERATIVE LIFE COMPANIES.

BANKERS' LIFE AND TRUST COMPANY.

Incorporated May 1, 1886. Principal office, Wichita, Kansas.

Commenced business, May 22, 1886.

GEORGE E. FILLEY, *President.*

A. D. TEMPLE, *Secretary.*

I.—BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, other than guarantee reserve fund in Kansas.....	\$3,261 89
Amount of guarantee reserve fund on deposit with State Treasurer of Kansas on the 31st day of December of the previous year.....	56 00

II.—INCOME DURING YEAR 1887.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Membership fees.....	\$1,548 50
Annual dues.....	306 87
Assessments to pay death losses.....	449 60
Received for guarantee fund (in notes).....	2,747 25
Received for bank fees.....	109 70
For medical examiners' fees.....	98 00
Received for guarantee fund, and paid to the State Treasurer.....	247 27
Reinstatement fees.....	185 52
Total paid by members.....	5,692 71
Cash received from all other sources, viz:	
Directors for organization expenses.....	\$1,669 00
Interest, \$29.72; ledger balances, \$846.87.....	876 59
Amount of reserve held in cash at end of the year.....	2,545 89
Received from disbursement account of previous year.....	91 46
	25 60
Total.....	\$11,673 25

III.—DISBURSEMENTS DURING YEAR 1887.

Commissions and fees retained by or paid to agents.....	\$771 35
Salaries and traveling expenses of managers of agencies, and general, special and local agents.....	87 80
Medical examiners' fees, whether paid direct by members or otherwise.....	98 00
Salaries and other compensation of officers and other office employes.....	2,337 88
Rent.....	127 50
Advertising, \$138.33; blanks and printing, \$181.40.....	319 78
All other items, viz: Bank fees, \$60.40; medical director's fees, \$19.80; fuel, \$32.15; express charges, \$3.55; postage, \$37.08; State fees, \$22; incurred expense, \$9.40; furniture, \$272.72; total.....	457 10
Total disbursements.....	\$4,199 86
Balance of guarantee reserve fund in hands of State Treasurer.....	\$303 27
Balance.....	7,170 62
	7,473 89
	\$11,673 25

IV.—INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate, deposited with State Treasurer....	\$300 00
Guarantee notes of members on this Company's certificates as collateral.....	5,334 25
Cash in hands of Treasurer of Company.....	88 83
Cash in office.....	36 70
Cash in hands of ex-Treasurer of Company.....	6 00
Amount deposited with State Treasurer of Kansas, as guarantee reserve fund.....	3 27

All other deposits: Harper National, \$6.03; Farmers' and Drovers', \$8.91; Hutchinson National, \$35.50; Bank of Saratoga, \$11.25; Kingman National, \$7.27; Bank of Greeneburg, \$9.08; Sumner County Bank, \$2.61; State National, Wellington, \$2.97; Bank of Iuka, \$1.10; Security Bank, Kingman, \$2.70; State National Bank, Wichita, \$19.27; Pratt County Bank, Iuka, \$2.52; First National, Wellington, \$6.75; Farmers' and Merchants', Pratt, \$1.89; People's Bank, Dighton, \$4.86; Traders' Bank, Scott City, \$1.98; J. D. Knox & Co., \$4.86; Kearney, Neb., National Bank, \$2.78; total.....	\$131 35
Agents' ledger balances.....	172 62
All other invested assets, viz.: Ledger balance, \$876.97; bills receivable, \$523.90; total...	1,400 87
Total net or invested assets.....	\$7,473 89

V.—CONTINGENT ASSETS.

Interest due, \$131.62, and accrued, \$202.59.....	334 21
Mortuary assessments not yet due.....	105 14
All other assets, viz.: Furniture, \$388.57; stationery, \$300.....	688 57
Total assets.....	\$8,601 81

VI.—LIABILITIES.

For salaries, rents, and office expenses.....	\$893 11
To officers or others for advances on account of expenses of organization.....	4,000 00
Amount of any other liability, viz.: Ledger balances.....	66 09
Total liabilities.....	\$4,959 20

VII.—EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

<i>Classification.</i>	<i>Whole-life certificates.</i>
	No.
Certificates in force at the end of the previous year.....	69
New certificates issued.....	97
Total.....	166
Deduct certificates ceased to be in force:	
By lapse.....	107
Net numbers in force at the end of the year.....	59

BUSINESS IN KANSAS.

<i>Classification.</i>	<i>Whole-life certificates.</i>
	No.
Certificates in force at the end of the previous year.....	67
New certificates issued.....	92
Total.....	159
Deduct certificates ceased to be in force:	
By lapse.....	103
Net numbers in force at the end of the year.....	56

GUARANTY FUND LIFE INSURANCE COMPANY.

Incorporated October 8, 1887. Principal office, Wichita, Kansas.

Commenced business October 10, 1887.

N. F. NIEDERLANDER, *President.*J. C. RUTAN, *Secretary.*

I.—INCOME DURING THE YEAR 1887.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
Membership fee.....	\$550 00
Annual dues.....	567 00
Assessment to pay death losses, surplus mortuary deposit.....	\$1,117 00
For medical examiners' fees.....	810 00
	402 00
Total paid by members.....	\$2,329 00
Total income.....	\$2,329 00

II.—DISBURSEMENTS DURING THE YEAR 1887.

Commission and fees retained by or paid to agents.....	\$550 00	
Salaries and traveling expenses of managers of agencies, and general, special and local agents.....	217 00	
Medical examiners' fees, whether paid direct by members or otherwise.....	402 00	
Rent, taxes, commuted commissions.....	100 00	
Advertising, blanks and printing.....	250 00	
Total disbursements.....	\$1,519 00	
Balance of guarantee reserve fund in hands of State Treasurer.....	810 00	
Balance.....	2,329 00	
		\$2,329 00

III.—INVESTED ASSETS.

Cash deposited in banks on reserve fund account.....	\$810 00
Total net or invested assets.....	\$810 00

IV.—CONTINGENT ASSETS.

Annual payments or premiums due and unpaid on memberships in force.....	130 00
Total assets.....	\$940 00

V.—LIABILITIES.

(None.)

VI.—EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.		Whole-life certificates.	
Classification.	No.	No.	Amount.
Certificates issued.....	201		\$352,000 00
Totals.....	201		\$352,000 00
BUSINESS IN KANSAS.		Whole-life certificates.	
Classification.	No.	No.	Amount.
Certificates issued.....	201		\$352,000 00
Totals.....	201		\$352,000 00

KANSAS MUTUAL LIFE ASSOCIATION.

Incorporated January 16, 1882. Commenced business February 2, 1882.

Located at Hiawatha, Kansas.

J. P. DAVIS, *President.*JOHN E. MOON, *Secretary.*

I.—BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, other than guarantee reserve fund in Kansas.....	\$16,629 15
Amount of guarantee reserve fund on deposit with State Treasurer of Kansas on the 31st day of December of the previous year.....	8,500 00

II.—INCOME DURING YEAR 1887.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:		
Membership fee.....	\$3,487 95	
Annual dues and expense of collection.....	11,877 41	
Assessments to pay death losses and quarterly mortuary collections.....	39,954 93	
Assessments to pay accident losses.....	259 00	
Received for reserve fund, and paid to the State Treasurer.....	9,552 83	
Total paid by members.....		65,132 12
Cash received from all other sources, viz.:		
Interest and costs refunded.....	\$2,462 37	
Interest on reserve fund.....	715 28	
From depositors, advance payments.....	5,072 55	
Total.....		8,250 20
Total income.....		\$98,511 47

III.—DISBURSEMENTS DURING YEAR 1887.

Death losses paid.....	\$27,146 97
Accident losses and claims paid.....	187 15
Annual payments and assessments returned to members.....	612 26
(Total paid to members, \$27,946.38.)	
Salaries and traveling expenses of managers of agencies, and general, special and local agents.....	3,429 11
Salaries and other compensation of officers and other office employes.....	7,708 20
Rent, fuel and lights, \$309.27; commuted commissions, \$175.07.....	484 34
(Advanced to officers and agents to be repaid out of future salaries or commissions.....\$134.75)	
Advertising, blanks, and printing.....	1,691 96
All other items, viz.: Paid depositors, \$5,535.43; sundry losses, \$2,668.58.....	8,204 01
Investigation of claims, postage, transfers, and incidental.....	2,127 46
(Total expenses, \$15,441.07.)	
Total disbursements.....	\$51,591 46
Balance of guarantee reserve fund in hands of State Treasurer.....	17,760 00
Balance.....	29,160 01
	<u>\$98,511 47</u>

IV.—INVESTED ASSETS.

Cash in office.....	\$168 98
Amount deposited with State Treasurer of Kansas as guarantee reserve fund.....	17,760 00
All other deposits: The Morrill & James Bank, Hiawatha, Kansas.....	26,320 99
Agents' ledger balances.....	134 75
All other invested assets, viz.: Bills receivable, \$1,350.10; furniture, \$1,190.19; total.....	2,540 29
Total net or invested assets.....	<u>\$46,920 01</u>

CONTINGENT ASSETS.

Interest due and accrued.....	222 08
Mortuary assessments due and unpaid on memberships in force.....	\$2,288 60
Mortuary assessments not yet due.....	289 26
Annual payments or premiums due and unpaid on memberships in force.....	52 00
Annual payments or premiums in process of collection not yet due.....	524 63
Total due from members.....	\$3,154 49
Deduct estimated cost of collection.....	70 00
Net amount due from members.....	3,084 49
All other assets, viz.: Stamped envelopes, books, blanks, etc.....	850 00
Total assets.....	<u>\$51,076 53</u>

V.—LIABILITIES.

(None.)

VI.—EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

Classification.	Whole-life certificates.	
	No.	Amount.
Certificates in force at the end of the previous year.....	2,065	\$4,778,000 00
New certificates issued.....	882	1,487,500 00
Totals.....	2,947	<u>\$6,265,500 00</u>
Deduct certificates ceased to be in force:		
By death.....	11	\$26,000 00
By lapse.....	574	1,126,500 00
Terminated otherwise.....	3	19,500 00
Total terminated.....	588	<u>\$1,172,000 00</u>
Net numbers and amounts in force at the end of the year.....	2,359	<u>\$5,093,500 00</u>

BUSINESS IN KANSAS.

Classification.	Whole-life certificates.	
	No.	Amount.
Certificates in force at the end of the previous year.....	2,061	\$4,769,000 00
New certificates issued.....	882	1,487,500 00
Totals.....	2,943	<u>\$6,256,500 00</u>
Deduct certificates ceased to be in force:		
By death.....	11	\$26,000 00
By lapse.....	574	1,126,500 00
Terminated otherwise.....	3	19,500 00
Total terminated.....	588	<u>\$1,172,000 00</u>
Net numbers and amounts in force at the end of the year.....	2,355	<u>\$5,084,500 00</u>

KANSAS PROTECTIVE UNION.

Incorporated August 18, 1881. Commenced business January, 1882.

Located at Topeka, Kansas.

A. D. ROBBINS, *President.*M. S. SCOTT, *Secretary.*

I.—BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, other than guarantee reserve fund in Kansas.....	\$4,295 93
Amount of guarantee reserve fund on deposit with State Treasurer of Kansas on the 31st day of December of the previous year.....	1,225 00

II.—INCOME DURING YEAR 1887.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:	
Membership fees, \$136.95; annual dues, \$789; total.....	\$925 95
Assessments to pay death losses.....	11,865 88
Received for guarantee fund, and paid to State Treasurer.....	1,365 77
Received for expense fund.....	3,562 88
Total paid by members.....	\$17,719 48
Cash received from all other sources, viz.: Interest on reserve.....	77 00
Total income.....	17,796 48
Total.....	\$28,317 41

III.—DISBURSEMENTS DURING YEAR 1887.

Death losses paid.....	\$11,253 75
Sick benefits paid, none; paid on two claims compromised.....	492 00
Annual payments and assessments returned to members.....	121 00
(Total paid to members, \$11,866.75.)	
Salaries and traveling expenses of managers of agencies, and general, special and local agents.....	197 68
Salaries and other compensation of officers and other office employes.....	2,755 50
Rent, \$300; taxes, \$75.51; total.....	375 51
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	63 85
Advertising, \$76; blanks and printing, \$524.35; total.....	600 35
All other items, viz.: Postage and miscellaneous.....	74 20
Attorney-fees and expense on claims resisted.....	482 48
(Total expenses, \$5,034.89.)	559 52
Total disbursements.....	\$16,901 64
Balance of guarantee reserve fund in hands of State Treasurer.....	2,590 77
Balance.....	8,825 00

IV.—INVESTED ASSETS.

Loans on bond and mortgage (first liens) on real estate, reserve fund.....	\$1,900 00
Cash in office.....	241 20
Cash deposited in banks on reserve fund account, viz.: First National Bank, Topeka.....	616 57
Amount cash deposited with State Treasurer of Kansas, as guarantee reserve fund.....	74 20
All other deposits, viz.: First National Bank, Topeka.....	3,583 80
Total net or invested assets.....	\$6,415 77

CONTINGENT ASSETS.

Interest due and accrued.....	43 66
Total assets.....	\$6,459 43

V.—LIABILITIES.

Losses in process of adjustment, or adjusted and not due, for which assessments have been made, (number of claims, death, 2,).....	\$2,458 36
Total liabilities.....	\$2,458 36

VI.—EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS.

Classification.	No.	Whole-life certificates. Amount.
Certificates in force at the end of the previous year.....	1,326	\$1,912,250 00
New certificates issued.....	342	478,800 00
Totals.....	1,668	\$2,391,050 00

Deduct certificates ceased to be in force:

By death.....	9	\$14,500 00
By lapse.....	494	588,550 00
Terminated otherwise.....	3	6,000 00

Total terminated.....	506	
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Net numbers and amounts in force at the end of the year.....	1,162	\$1,787,000 00
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BUSINESS IN KANSAS.

Classification.

	No.	Amount.
Certificates in force at the end of the previous year.....	1,322	\$1,688,250 00
New certificates issued	840	476,800 00
Totals.....	1,662	\$2,165,050 00

Deduct certificates ceased to be in force:

By death.....	9	\$14,500 00
By lapse.....	494	588,550 00
Terminated otherwise.....	3	6,000 00

Total terminated.....	506	\$384,050 00
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Net numbers and amounts in force at the end of the year.....	1,158	\$1,781,000 00
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MISCELLANEOUS COMPANIES.

MISCELLANEOUS COMPANIES.

AMERICAN STEAM BOILER INSURANCE COMPANY—NEW YORK CITY.

Organized November 5, 1883. Admitted to Kansas March 1, 1888.

WM. K. LOTHROP, *President.*

VINCENT R. SCHENCK, *Secretary.*

I.—CAPITAL STOCK.

Capital stock paid in.....	\$500,000 00
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II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$23,500 00
Interest due and accrued on mortgage loans.....	514 92
Market value of stocks and bonds owned by the Company.....	904,827 20
Amount loaned on stocks and bonds as collateral.....	119,985 00
Total cash.....	101,842 46
Interest due and accrued on collateral loans.....	1,490 45
Bills receivable, taken for fire, tornado, marine and inland risks.....	79,560 05
Rents due and accrued.....	85,263 04

Gross assets.....	\$1,266,983 12
Deduct for balances of special deposits.....	25,000 00

Admitted assets.....	\$1,241,983 12
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III.—LIABILITIES.

Amount of unearned premiums.....	\$386,695 07
Commissions or other charges on account of premiums in course of transmission.....	11,980 00

Total liabilities as to policyholders	\$348,625 07
Capital paid up.....	500,000 00
Surplus.....	393,358 05

Total	\$1,241,983 12
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IV.—INCOME DURING THE YEAR.

Cash premiums received on steam-boiler risks.....	\$358,272 11
Interest on bonds and mortgages.....	\$360 00
Interest and dividends on stocks, bonds, collateral loans, etc.....	28,337 60

Total	23,697 60
Contributed by stockholders to surplus.....	\$500,000

Income during the year in cash.....	\$381,969 71
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V.—EXPENDITURES DURING THE YEAR.

Net amount paid for steam-boiler losses.....	\$34,549 58
Dividends paid stockholders	30,000 00
Commissions or brokerage.....	76,653 01
Salaries, fees, and all other charges of officers, clerks, agents, and other employes.....	22,471 08
State, national and local taxes.....	5,769 74
All other payments and expenditures.....	140,750 32

Expenditures during the year in cash.....	\$310,193 73
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VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Steam boiler.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	\$24,039,427	\$296,083 44
Written or renewed during the year.....	36,150,504	484,965 08
Total	\$60,189,931	\$781,048 52
Deduct those expired and terminated.....	18,767,078	244,567 95
In force at the end of the year.....	\$41,422,853	\$536,480 57

GENERAL INTERROGATORIES.

Total amount of premiums and inspection fees from organization of Company to date.....	\$691,334 91
Losses paid from organization to date.....	54,789 37
Total amount of cash dividends declared since Company commenced business.....	44,000 00
Total amount of the Company's stock owned by the Directors, at par value.....	227,500 00
Steam-boiler losses incurred during the year.....	34,549 58
Amount deposited for the security of all the Company's policyholders	100,000 00
Amount deposited for the exclusive protection of policyholders in Virginia	25,000 00

AMERICAN SURETY COMPANY—NEW YORK CITY.

Organized April 14, 1884. Admitted to Kansas November 25, 1887.

RICHARD A. ELMER, *President*.FRED. F. NUGENT, *Secretary*.

I.—CAPITAL.

Capital stock paid in.....	\$1,000,000 00
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II.—ASSETS.

Market value of stocks and bonds owned by the Company.....	\$1,096,328 75
Total cash.....	92,244 18
Interest due and accrued on stocks.....	2,698 50
Premiums in due course of collection.....	80,329 96
Bills receivable taken for salvages.....	8,898 48
Other assets.....	8,797 71

Gross assets.....	\$1,233,777 58
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Deduct for salvages.....	\$8,898 48
Deduct for furniture and fixtures.....	3,797 71
Deduct for balances of special deposits.....	49,780 25

Total unadmitted items.....	61,976 44
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Admitted assets.....	\$1,171,801 14
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III.—LIABILITIES.

Losses in process of adjustment, including all reported losses.....	\$19,083 85
Losses resisted, including expenses thereon.....	4,171 22

Net amount of unpaid losses.....	\$23,204 57
Amount of unearned premiums.....	128,411 74
Commissions or other charges on account of premiums in course of transmission.....	758 49

Total liabilities as to policyholders.....	\$152,374 80
Capital paid up.....	1,000,000 00
Surplus.....	19,426 34

Total.....	\$1,171,801 14
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IV.—INCOME DURING THE YEAR.

Net cash premiums received on surety risks.....	\$273,620 80
Interest and dividends on stocks, bonds, collateral loans, etc.....	35,907 89
Received for increased capital.....	\$500,000 00

Income during the year in cash.....	\$309,528 69
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V.—EXPENDITURES DURING THE YEAR.

Net amount paid for losses on surety risks.....	\$55,922 63
Dividends paid stockholders.....	30,000 00
Commissions or brokerage.....	16,882 12
Salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	54,961 96
State, national and local taxes.....	5,620 12
All other payments and expenditures.....	54,890 40

Expenditures during the year in cash.....	\$218,277 23
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VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		<i>Surety.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	\$18,752,940	\$144,675 88	
Written or renewed during the year.....	44,260,086	294,187 94	
Total.....	\$63,013,026	\$438,863 82	
Deduct those expired and terminated.....	21,999,162	182,040 34	
In force at the end of the year.....	\$41,013,864	\$256,823 48	

GENERAL INTERROGATORIES.

Total amount of premiums received from organization of Company to date.....	\$600,904 47
Losses paid from organization to date.....	102,146 08
Total amount of cash dividends declared since Company commenced business.....	80,000 00
Total amount of the Company's stock owned by the trustees, at par value.....	484,750 00
Surety losses incurred during the year.....	74,508 06
Amount deposited for the security of all the Company's policyholders.....	200,000 00
Amounts deposited for the exclusive protection of policyholders: Canada, deposit \$50,000; liabilities \$219.75.	

**U. S. BRANCH EMPLOYERS' LIABILITY ASSURANCE CORPORATION—
LONDON, ENGLAND.**

Incorporated October 26, 1880. Admitted to Kansas July 27, 1886.

ENDICOTT & MACOMBER, *United States Managers, Boston, Mass.*

I.—ASSETS.

Market value of stocks and bonds owned by the Company.....	\$163,280 00
Total cash.....	29,874 57
Premiums in due course of collection.....	45,612 08
Admitted assets.....	\$238,466 65

II.—LIABILITIES.

Amount of unearned premiums.....	\$99,008 04
Total liabilities as to policyholders.....	\$99,008 04
Deposit capital.....	200,000 00
Total.....	\$299,008 04

III.—INCOME DURING THE YEAR.

Net cash premiums received for accident risks.....	\$208,132 82
Interest and dividends on stocks, bonds, collateral loans, etc.....	8,750 00
Income during the year in cash.....	\$206,882 82

IV.—EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses.....	\$32,924 48
Commissions or brokerage.....	43,455 95
Salaries, fees, and all other charges of officers, clerks, agents, and other employes.....	11,070 42
State, national and local taxes.....	3,331 84
All other payments and expenditures.....	42,036 65
Expenditures during the year in cash.....	\$132,819 34

V.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Accident.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	\$2,858,398	
Written or renewed during the year.....	22,112,471	
Total.....	\$24,970,869	
Deduct those expired and terminated.....	3,681,808	
In force at the end of the year.....	\$21,289,061	\$198,016 08

GENERAL INTERROGATORIES.

Amount deposited for the security of all the Company's policyholders.....	\$108,000 00
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BUSINESS IN KANSAS.

	<i>Accident.</i>
Risks written.....	\$98,000 00
Premiums received.....	56 55

EQUITABLE ACCIDENT INSURANCE COMPANY, CINCINNATI.

Incorporated January 31, 1884. Admitted to Kansas March 1, 1886.

F. X. RENO, *President*.CLARENCE PUMPHREY, *Asst. Secretary*

I.—CAPITAL.

Capital stock paid in.....	\$100,000 00
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II.—ASSETS.

Market value of stocks and bonds owned by the Company.....	\$292,864 25
Amount loaned on stocks and bonds as collateral.....	47,250 00
Cash on hand in office.....	\$4,131 11
Cash on hand in bank.....	10,989 39
Total.....	15,120 50
Interest due and accrued on stock.....	654 16
Premiums in due course of collection.....	70,203 48
Admitted assets.....	\$426,092 39

III.—LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,150 05
Losses unadjusted, including all reported losses.....	17,406 00
Losses resisted, including interest and expenses.....	4,500 00
Total claims for losses.....	\$27,056 05
Deduct reinsurance thereon.....	500 00
Net amount of unpaid losses.....	\$26,556 05
Amount of unearned premiums.....	95,627 28
Due or to become due for borrowed money.....	199,541 25
Total liabilities as to policyholders.....	\$321,724 58
Capital paid up.....	100,000 00
Surplus.....	4,367 81
Total.....	\$426,092 39

IV.—INCOME DURING THE YEAR.

Net cash premiums received for accident risks.....	\$173,921 27
Interest and dividends on stocks, bonds, collateral loans, etc.....	3,182 50
Income during the year in cash.....	\$177,103 77

V.—EXPENDITURES DURING THE YEAR.

Amount paid for weekly indemnity.....	\$43,628 17
Amount paid for accident losses.....	16,292 14
Net amount paid for losses.....	\$59,920 31
Dividends paid stockholders.....	8,000 00
Commissions and brokerage.....	78,081 83
Salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	11,600 78
State, national and local taxes.....	3,048 38
All other payments and expenditures.....	18,842 26
Expenditures during the year in cash.....	\$169,443 51

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Accident.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	\$9,659,200	\$98,618 59
Written or renewed during the year.....	22,216,850	249,465 97
Total.....	\$31,876,050	\$348,084 56
Deduct expirations and cancellations.....	12,897,000	153,972 52
In force December 31, 1887.....	\$18,979,050	\$194,112 04
Deduct amount reinsured.....	434,800	2,867 48
Net amount in force.....	\$18,544,250	\$191,254 56

GENERAL INTERROGATORIES.

Total amount of premiums received from organization of Company to date.....	\$496,316 60
Losses paid from organization to date.....	150,873 79
Total amount of cash dividends declared since Company commenced business.....	22,000 00
Total amount of Company's stock owned by the Directors, at par value.....	55,000 00
Total amount of accident losses incurred during the year.....	76,461 60
Total amount loaned to officers and Directors.....	27,500 00
Amount deposited for the security of all the Company's policyholders.....	100,000 00

BUSINESS IN KANSAS.

(None.)

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,
HARTFORD, CONN.

Incorporated June, 1866. Admitted to Kansas May 3, 1879.

J. M. ALLEN, *President.*J. B. PIERCE, *Secretary.*

I.—CAPITAL.

Capital stock paid in.....	\$500,000
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II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$348,675 00
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	1,700 00
Total.....	\$350,375 00
Interest due and accrued on mortgage loans.....	7,640 61
Market value of stocks and bonds owned by the Company.....	576,797 06
Cash on hand in office.....	\$676 94
Cash on hand in bank.....	53,435 94
Total.....	54,012 88
Interest due and accrued on stocks.....	11,809 74
Premiums in due course of collection.....	96,879 30
Admitted assets.....	\$1,096,514 59

III.—LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,375 00
Amount of unearned premiums.....	479,288 36
Due or accrued for rent.....	450 00
Commissions or other charges on account of premiums in course of transmission.....	3,257 87
Total liabilities as to policyholders.....	\$484,351 23
Capital paid up.....	500,000 00
Surplus.....	112,163 36
Total.....	\$1,096,514 59

IV.—INCOME DURING THE YEAR.

Net cash premiums received for steam-boiler risks and inspections.....	\$507,846 93
Interest received on bonds and mortgages.....	\$15,817 81
Interest and dividends received from all other sources.....	20,854 38
Total interest, etc.....	36,672 19
For special mechanical services.....	3,202 44
(Received for increased capital, \$250,000.00.)	
Income during the year in cash.....	\$547,721 56

V.—EXPENDITURES DURING THE YEAR.

Net amount paid for steam-boiler losses.....	\$44,640 03
Dividends paid stockholders.....	25,000 00
Commission and brokerage.....	110,614 58
Salaries and other charges of officers, clerks, and other employés.....	22,246 73
State, national and local taxes.....	9,083 76
Inspection expenses.....	148,658 09
All other payments.....	77,269 27
Expenditures during the year in cash.....	\$437,512 46

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.		Steam boiler.	Premiums.
In force December 31, 1886.....		\$46,119,104	\$543,160 31
Written or renewed in 1887.....		52,350,094	598,641 92
Totals.....		\$98,469,198	\$1,141,802 23
Deduct expirations and cancellations.....		34,624,523	361,550 36
In force December 31, 1887.....		\$63,844,675	\$780,251 87

GENERAL INTERROGATORIES.

Total amount of premiums and inspection fees received from organization of Company to date.....	\$4,222,387 58
Losses paid from organization to date.....	312,667 52
Total amount of cash dividends declared since the Company commenced business.....	329,750 00
Dividends declared payable in stock from organization.....	140,000 00
Total amount of the Company's stock owned by the Directors, at par value.....	182,500 00
Steam-boiler losses incurred during the year.....	40,735 26
Amount deposited for the security of all the Company's policyholders.....	100,000 00

BUSINESS IN KANSAS.

	Steam boiler.
Risks written.....	\$281,800 00
Premiums received.....	2,563 47
Fees for inspection.....	1,098 63
Losses paid.....	83 55
Losses incurred.....	88 55

LLOYDS PLATE GLASS INSURANCE COMPANY—NEW YORK.

Incorporated, August, 1882. Admitted to Kansas, June 19, 1884.

J. G. BEEMER, *President*.W. T. WOODS, *Secretary*.

I.—CAPITAL.

Capital stock paid in.....	\$100,000 00
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II.—ASSETS.

Market value of stocks and bonds owned by the Company.....	\$216,042 50
Cash on hand in office, \$1,945.31; cash on hand in bank, \$10,994.26; total.....	112,339 57
Interest due and accrued on stocks.....	1,038 32
Premiums in due course of collection.....	45,288 85
All other assets.....	18,305 56
Deduct unadmitted items (for "sundry accounts," \$369.46, and for balances of special deposits, \$598.32).....	947 78
Admitted assets.....	\$290,642 02

III.—LIABILITIES.

Losses unadjusted, including all reported losses.....	\$3,341 36
Losses resisted, including expenses.....	731 00
Net amount of unpaid losses.....	\$4,072 36
Amount of unearned premiums.....	118,907 12
Salaries and other miscellaneous expenses, due and accrued.....	17,962 65
Commissions or other charges on account of premiums in course of transmission.....	8,089 52
Total liabilities as to policyholders.....	\$149,031 65
Capital paid up.....	100,000 00
Surplus.....	41,610 37
Total.....	\$290,642 02

IV.—INCOME DURING THE YEAR.

Net cash premiums received for plate-glass risks.....	\$224,980 20
Interest and dividends received from all sources.....	6,756 43
Income during the year in cash.....	\$231,736 63

V.—EXPENDITURES DURING THE YEAR.

Net amount paid for plate-glass losses.....	\$96,368 09
Dividends paid stockholders.....	10,000 00
Commissions and brokerage.....	50,559 40
Salaries and other charges of officers, clerks, and other employes.....	44,750 55
State, national and local taxes.....	4,493 95
Expenditures during the year in cash.....	\$206,171 99

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

	<i>Plate glass.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	\$6,122,569	\$202,071 70
Written or renewed during the year.....	8,076,370	258,552 79
Totals.....	\$14,198,939	\$460,624 49
Deduct expirations and cancellations.....	6,422,402	222,086 02
In force December 31, 1887.....	\$7,776,537	\$238,538 47

GENERAL INTERROGATORIES.

Total amount of premiums received from organization of Company to date.....	\$920,531 80
Losses paid from organization to date.....	333,296 86
Total amount of cash dividends declared since Company commenced business.....	35,000 00
Total amount of Company's stock owned by the Directors, at par value.....	71,200 00
Total amount of plate-glass losses incurred during the year.....	97,744 95
Amounts deposited for the exclusive protection of policyholders:	
In New York.....	<i>Deposits.</i> \$100,000 00
In Canada.....	<i>Liabilities.</i> 9,324 60
	\$6,114 18

BUSINESS IN KANSAS.

Risks written.....	\$134,966 59
Premiums received.....	5,470 07
Losses paid.....	2,295 07
Losses incurred.....	2,410 54

METROPOLITAN PLATE GLASS INSURANCE COMPANY—
NEW YORK CITY.

Incorporated April 22, 1874. Admitted to Kansas April 23, 1888.

HENRY HARTEAU, *President.*EUGENE H. WINSLOW, *Secretary.*

I.—CAPITAL.

Capital stock paid in.....	\$100,000 00
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II.—ASSETS.

Market value of bonds owned by the Company.....	\$221,400 00
Cash on hand in office.....	\$1,024 60
Cash on hand in bank.....	21,588 15
Total cash.....	22,612 75
Interest due and accrued on stocks.....	375 00
Premiums in due course of collection.....	12,583 37
All other assets.....	4,584 31
Gross assets.....	\$261,505 43
Deduct for "all other items".....	511 77
Admitted assets.....	\$260,993 66

III.—LIABILITIES.

Net amount of unpaid losses.....	\$3,537 05
Amount of unearned premiums.....	75,020 81
Due or accrued for rent, advertising, and other expenses.....	3,881 16
Commissions or other charges on account of premiums in course of transmission.....	3,620 07
Total liabilities as to policyholders.....	\$86,059 09
Capital paid up.....	100,000 00
Surplus.....	74,934 57
Total.....	\$260,993 66

IV.—INCOME DURING THE YEAR.

Net cash premiums received for plate-glass risks.....	\$145,541 54
Received for interest and dividends on stocks, bonds, collateral loans, etc.....	8,076 40
Income during the year in cash.....	<u>\$153,617 94</u>

V.—EXPENDITURES DURING THE YEAR.

Net amount paid for plate-glass losses.....	\$61,076 75
Dividends paid stockholders.....	10,000 00
Commissions and brokerage.....	38,599 20
Salaries and other charges of officers, clerks, and other employes.....	28,333 18
State, national and local taxes.....	944 93
Expenditures during the year in cash.....	<u>\$138,974 06</u>

VI.—MISCELLANEOUS.

	RISKS AND PREMIUMS.	Plate glass.	Premiums.
In force December 31, 1886.....		\$4,295,559	\$129,390 61
Written or renewed in 1887.....		5,415,773	160,883 87
Totals.....		\$9,711,332	\$290,274 48
Deduct expirations and cancellations.....		4,758,372	140,232 85
In force December 31, 1887.....		<u>\$4,952,960</u>	<u>\$150,041 63</u>

GENERAL INTERROGATORIES.

Total amount of premiums received from organization of the Company to date.....	\$1,103,497 00
Losses paid from organization to date, less salvage.....	390,916 00
Total amount of cash dividends declared since Company commenced business.....	117,000 00
Total amount of the Company's stock owned by the Directors, at par value.....	56,100 00
Losses incurred during the year, plate-glass.....	60,970 32
Amount deposited for the security of all the Company's policyholders.....	<u>100,000 00</u>

BUSINESS IN KANSAS.

(None.)

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY—
DETROIT, MICH.

Incorporated May 29, 1884. Admitted to Kansas May 1, 1886.

D. M. FERRY, *President.*STEWART MARKS, *Secretary.*

I.—CAPITAL.

Capital stock paid in.....	<u>\$200,000 00</u>
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II.—ASSETS.

Loans on bond and mortgage (first liens).....	\$227,765 00
Interest due and accrued on mortgage loans.....	5,683 07
Market value of stocks and bonds owned by the Company.....	30,000 00
Cash on hand in office.....	\$3,921 97
Cash on hand in bank.....	<u>44,045 31</u>

Total.....	47,967 28
Premiums in due course of collection.....	<u>80,783 22</u>

Admitted assets.....	<u>\$392,198 57</u>
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III.—LIABILITIES.

Losses resisted, including expenses thereon.....	\$16,318 00
Amount of unearned premiums.....	142,939 15
Commissions or other charges on account of premiums in course of transmission.....	<u>24,234 97</u>

Total liabilities as to policyholders.....	\$183,492 12
Capital paid up.....	200,000 00
Surplus.....	<u>8,706 45</u>

Total.....	<u>\$392,198 57</u>
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IV.—INCOME DURING THE YEAR.

Net cash premiums received for accident risks.....		\$261,818 40
Interest on bonds and mortgages.....	\$10,660 81	
Interest and dividends on stocks, bonds, collateral loans, etc.....	161 40	
Total interest and rents.....		10,822 21
Income from all other sources.....	\$15,000 00	
Income during the year in cash.....		\$272,640 61

V.—EXPENDITURES DURING THE YEAR.

Net amount paid for accident losses.....	\$111,108 18
Commission or brokerage.....	77,807 00
Salaries and other charges of officers, clerks, and other employes.....	38,414 18
State, national and local taxes.....	6,142 47
All other payments.....	22,312 28
Expenditures during the year in cash.....	\$250,784 01

VI.—MISCELLANEOUS.

RISKS AND PREMIUMS.

<i>Accident.</i>	<i>No.</i>	<i>Amount.</i>	<i>Premiums.</i>
In force at the beginning of the year.....	8,227	\$18,779,250	\$143,027 73
Written or renewed during the year.....	18,009	32,688,200	358,246 22
Totals.....	26,236	\$46,467,450	\$501,273 95
Deduct those expired and terminated.....	11,163	18,092,000	215,395 65
In force at the end of the year.....	15,073	\$28,375,450	\$285,878 30

GENERAL INTERROGATORIES.

Amount deposited for the security of all the Company's policyholders.....	\$132,600 00
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BUSINESS IN KANSAS.

Risks written.....	\$411,500 00
Premiums received.....	3,267 13
Losses paid.....	912 89
Losses incurred.....	912 89

OFFICERS, GENERAL AND SPECIAL AGENTS.

LIFE AND MISCELLANEOUS COMPANIES.

LIFE COMPANIES.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
ÆTNA LIFE.....	J. L. English, Secretary..... M. P. Abbott, General Agent.....	Hartford, Conn. Ablene, Kansas.
CONNECTICUT MUTUAL LIFE.....	Wm. G. Abbott, Secretary..... Edward G. Welch, General Agent.....	Hartford, Conn. Topeka, Kansas.
EQUITABLE LIFE.....	Wm. Alexander, Secretary..... Ben May, Manager..... Jos. L. Topham, General Agent.....	New York. St. Louis, Missouri. Topeka, Kansas.
HOME LIFE.....	Joseph P. Holbrook, Secretary..... W. M. Abernathy, General Agent.....	Brooklyn, N. Y. Topeka, Kansas.
MANHATTAN LIFE.....	Henry Y. Wemple, Secretary.....	New York.....
MASSACHUSETTS MUTUAL LIFE.....	John A. Hall, Secretary... Isaac B. Snow, General Agent.....	Springfield, Mass. St. Louis, Missouri.
METROPOLITAN LIFE.....	John R. Hegeman, Secretary.....	New York.
MICHIGAN MUTUAL LIFE.....	O. R. Looker, Secretary..... G. F. Little, General Agent.....	Detroit, Mich. Junction City, Kas.
MISSOURI VALLEY LIFE.....	W. B. Fletcher, Secretary.....	Leavenworth, Kas.
MUTUAL BENEFIT LIFE.....	Edward L. Dobbins, Secretary.....	Newark, N. J.
MUTUAL LIFE.....	Wm. J. Easton, Secretary..... Byron Sherman, General Agent.....	New York. St. Louis, Missouri.
NEW ENGLAND MUTUAL LIFE.....	S. F. Trull, Secretary..... Chas. D. Mill, General Agent.....	Boston, Mass. Kansas City, Mo.
NEW YORK LIFE.....	Wm. H. Beers, President..... Rufus W. Weeks, Actuary..... G. W. Perkins, Inspector of Agencies.....	New York. New York. Denver, Colorado.
NORTHWESTERN MUTUAL LIFE.....	J. W. Skinner, Secretary..... E. W. Poindexter, General Agent.....	Milwaukee, Wis. Topeka, Kansas.
PENN MUTUAL LIFE.....	Henry C. Brown, Secretary.....	Philadelphia, Pa.
PHENIX MUTUAL LIFE.....	John M. Holcomb, Secretary..... Wm. S. Swymmer, General Agent.....	Hartford, Conn. Chicago, Illinois.
PROVIDENT SAVINGS LIFE.....	Wm. E. Stevens, Secretary.....	New York.
PRUDENTIAL.....	Edward S. Johnson, Secretary.....	Newark, N. J.
TRAVELERS' (Life).....	Rodney Dennis, Secretary..... Chas. E. Hochstetler, State Agent.....	Hartford, Conn. Kansas City, Mo.

LIFE COMPANIES—CONCLUDED.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
UNION CENTRAL.....	E. P. Marshall, Secretary..... G. W. W. Yates, General Agent.....	Cincinnati, Ohio. Topeka, Kansas.
UNION MUTUAL.....	Arthur L. Bates, Secretary.....	Portland, Maine.
UNITED STATES LIFE.....	C. P. Fraleigh, Secretary.....	New York.
WASHINGTON LIFE.....	William Hartun, Secretary..... Levi L. Higgins, General Agent.....	New York. Topeka, Kansas.

MISCELLANEOUS COMPANIES.

NAMES OF COMPANIES.	OFFICERS.	LOCATION.
AMERICAN STEAM BOILER.....	Vincent R. Schenck, Secretary.....	New York.
AMERICAN SURETY	Fred F. Nugent, Secretary.....	New York.
EMPLOYERS LIABILITY ASSUR- ANCE CORPORATION.....	Endicott & Macomber, Managers.....	Boston, Mass.
EQUITABLE ACCIDENT INSURANCE Co.....	Clarence Pumphrey, Assistant Secretary... D. P. Welch, General Railroad Agent.....	Cincinnati, Ohio. St. Louis, Mo.
HARTFORD STEAM BOILER INSPEC- TION AND INSURANCE Co.....	J. B. Pierce, Secretary..... C. C. Gardiner, General Agent.....	Hartford, Conn. St. Louis, Mo.
LLOYDS PLATE GLASS.....	William T. Woods, Secretary.....	New York.
METROPOLITAN PLATE GLASS.....	Eugene H. Winslow, Secretary.....	New York.
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.....	Stewart Marks, Secretary..... Weed & Price, Managers for Kansas.....	Detroit, Mich. Kansas City, Mo.
TRAVELERS (Accident).....	Rodney Dennis, Secretary..... Chas. E. Hochstetler, State Agent.....	Hartford, Conn. Kansas City, Mo.

DEPARTMENT ACCOUNT — FIRE COMPANIES.

NAMES OF COMPANIES.	FEES AND TAXES RECEIVED FROM JULY 1 TO DECEMBER 31, 1887.					FEES AND TAXES RECEIVED FROM JANUARY 1 TO JUNE 30, 1887.					Total for year.
	Exam- in- ing charters.	Licenses.	Filing state- ments.	School fund.	Total.	Charters.	Licenses.	Filing state- ments.	School fund.	Taxes.	Total.
Alma, Connecticut.....		\$2 00			\$2 00		\$200 00	\$50 00	\$50 00		\$300 00
Agricultural, New York.....		12 00			12 00		60 00	50 00	50 00		160 00
American, New Jersey.....		24 00			24 00		52 00	50 00	50 00	\$178 65	330 65
American Central, Missouri.....		34 00			34 00		374 00	50 00	50 00	192 69	666 69
American Fire, Pennsylvania.....		54 00			54 00		322 00	50 00	50 00	681 40	1,103 40
American Fire, New York.....		14 00			14 00	\$55 00	16 00	50 00	50 00		171 00
Anglo-Nevada, California.....		80 00			80 00		278 00	50 00	50 00		378 00
Boatman's F. & M., Pennsylvania.....		6 00			6 00		122 00	50 00	50 00	283 75	505 75
Boylston, Massachusetts.....							26 00	50 00	50 00	47 10	173 10
British American, Canada.....		28 00			28 00		62 00	50 00	50 00	136 40	298 40
Burlington, Iowa.....		90 00			90 00		418 00	50 00	50 00	37 40	595 40
Citizens', Pennsylvania.....		12 00			12 00		162 00	50 00	50 00	1,804 00	2,322 00
City of London, England.....		36 00			36 00		40 00	50 00	50 00	262 00	374 00
Clinton Fire, New York.....		8 00			8 00		24 00	50 00	50 00	105 80	287 80
Commercial, California.....		2 00			2 00		40 00	50 00	50 00	123 20	255 20
Commercial Union, England.....		44 00			44 00		30 00	50 00	50 00		140 00
Concordia Fire, Wisconsin.....		18 00			18 00		404 00	50 00	50 00	644 90	1,148 90
Continental Fire, Connecticut.....		40 00			40 00		172 00	50 00	50 00	359 20	631 20
Continental, New York.....		75 00			75 00		255 00	50 00	50 00		355 00
California Fire, California.....	\$55 00	62 00	\$50 00	\$50 00	217 00		460 00	50 00	50 00		657 00
Dwelling House, Massachusetts.....		42 00			42 00		220 00	50 00	50 00	327 75	647 75
Fire Association, Pennsylvania.....		16 00			16 00		144 00	50 00	50 00	605 65	849 65
Fire Insurance Association, England.....		26 00			26 00		154 00	50 00	50 00	262 84	516 84
Fireman's Fund, California.....		56 00			56 00		274 00	50 00	50 00		374 00
Fireman's Ohio.....		12 00			12 00	55 00	30 00	50 00	50 00		185 00
Franklin Fire, Pennsylvania.....		12 00			12 00		34 00	50 00	50 00	261 98	363 98
German (Frederick) Illinois.....		32 00			32 00		462 00	50 00	50 00		662 00
German American, New York.....		70 00			70 00		404 00	50 00	50 00		594 00
German Fire (Peoria), Illinois.....		72 00			72 00		308 00	50 00	50 00		488 00
German Fire, New York.....							136 00	50 00	50 00		236 00
Girard Fire and Marine, Pa.....		12 00			12 00		222 00	50 00	50 00	193 35	375 35
Glens Falls, New York.....		30 00			30 00		8 00	50 00	50 00		112 00
Granite State, New Hampshire.....		25 00			25 00		54 00	50 00	50 00	467 00	647 00
Hamburg-Bremen, Germany.....		8 00			8 00		168 00	50 00	50 00	134 30	292 30
Hanover Fire, New York.....		98 00			98 00		610 00	50 00	50 00		858 00
Hartford Fire, Connecticut.....		148 00			148 00		648 00	50 00	50 00		846 00
Home, New York.....		8 00			8 00		46 00	50 00	50 00	114 50	268 50
Imperial, England.....		2 00			2 00		220 00	50 00	50 00	1,163 60	1,485 60
Insurance Co. of North America, Pa.....											

Lancashire, England.....	42 00	.....	42 00	.....	142 00	50 00	213 60	455 60	497 60
Liverpool and London and Globe, Eng	72 00	.....	72 00	.....	132 00	50 00	492 30	724 30	796 30
London Assurance, England.....	26 00	.....	26 00	.....	106 00	50 00	166 05	372 05	398 05
London and Lancashire, England.....	12 00	.....	12 00	.....	92 00	50 00	113 55	305 55	317 55
Louisville Underwriters, Kentucky.....	2 00	.....	2 00	55 00	24 00	50 00	.....	179 00	181 00
Merchants' New Jersey.....	44 00	.....	44 00	.....	172 00	50 00	188 00	460 00	504 00
Milwaukee Mechanics, Wisconsin.....	12 00	.....	12 00	.....	200 00	50 00	497 50	797 50	809 50
Michigan Fire and Marine, Michigan.....	26 00	.....	26 00	55 00	98 00	50 00	.....	203 00	212 00
Michigan Fire, Connecticut.....	14 00	.....	14 00	.....	48 00	50 00	.....	198 00	219 00
New Hampshire Fire, New Hampshire.....	26 00	.....	26 00	.....	6 00	50 00	145 00	327 00	353 00
New York Bowers, New York.....	62 00	.....	62 00	.....	322 00	50 00	.....	422 00	484 00
Ngara Fire, New York.....	8 00	.....	8 00	.....	120 00	50 00	219 66	469 66	477 66
Northern Assurance, England.....	138 00	.....	138 00	.....	650 00	50 00	1,424 92	1,562 92	1,562 92
North British and Mercantile, Eng.....	18 00	.....	18 00	.....	162 00	50 00	674 92	803 00	821 00
Northwestern National, Wisconsin.....	36 00	.....	36 00	.....	98 00	50 00	164 45	362 45	398 45
Norwich Union, England.....	86 00	.....	86 00	.....	148 00	50 00	.....	248 00	334 00
Oakland Home, California.....	28 00	.....	28 00	.....	204 00	50 00	.....	304 00	332 00
Orient, Connecticut.....	.....	.....	.....	.....	106 00	50 00	441 80	617 80	647 80
Pennsylvania Fire, Pennsylvania.....	162 00	.....	162 00	.....	20 00	50 00	73 44	193 44	193 44
Pennsylvania, Pennsylvania.....	106 00	.....	106 00	.....	38 00	50 00	7 28	145 28	307 28
People's Fire, New Hampshire.....	4 00	.....	4 00	.....	470 00	50 00	.....	570 00	676 00
Phoenix, Connecticut.....	46 00	.....	46 00	.....	786 00	50 00	.....	836 00	840 00
Phoenix Assurance, England.....	54 00	.....	54 00	.....	70 00	50 00	292 87	590 87	636 87
Providence Washington, Rhode Island.....	26 00	.....	26 00	.....	246 00	50 00	59 90	269 90	269 90
Queen, England.....	18 00	.....	18 00	.....	272 00	50 00	528 55	874 55	928 55
Royal, England.....	24 00	.....	24 00	.....	134 00	50 00	255 40	372 00	398 00
Rochester Germania, New York.....	90 00	.....	90 00	.....	62 00	50 00	.....	489 40	507 40
St. Paul Fire and Marine, Minnesota.....	222 00	.....	222 00	.....	188 00	50 00	288 00	288 00	288 00
Springfield Fire and Marine, Mass.....	20 00	.....	20 00	55 00	518 00	50 00	1,278 75	1,896 75	1,956 75
Sterling Fire, New York.....	118 00	.....	118 00	.....	732 00	50 00	1,728 55	2,558 55	2,780 55
Sun, California.....	24 00	.....	24 00	.....	2 00	50 00	.....	102 00	122 00
Sun Fire Office, England.....	46 00	.....	46 00	55 00	34 00	50 00	180 55	134 00	134 00
Spring Garden, Pennsylvania.....	28 00	.....	28 00	.....	68 00	50 00	.....	348 55	356 55
Traders, Illinois.....	16 00	.....	16 00	.....	22 00	50 00	.....	177 00	193 00
Union, California.....	62 00	.....	62 00	.....	8 00	50 00	.....	163 00	163 00
Washington Fire and Marine, Mass.....	2 00	.....	2 00	.....	294 00	50 00	394 00	394 00	418 00
Westchester Fire, New York.....	.....	.....	.....	.....	56 00	50 00	.....	156 00	202 00
Western Assurance, Canada.....	.....	.....	.....	.....	292 00	50 00	482 70	874 70	902 70
Western Home, Iowa.....	.....	.....	.....	.....	130 00	50 00	.....	230 00	246 00
Williamsburgh City, New York.....	.....	.....	.....	.....	66 00	50 00	120 80	286 80	288 80
.....	.....	.....	.....	.....	312 00	50 00	1,402 85	1,814 85	1,976 85
.....	.....	.....	.....	.....	22 00	50 00	.....	122 00	122 00
Total.....	\$55 00	\$3,056 00	\$3,211 00	\$385 00	\$15,644 00	\$4,160 00	\$17,963 20	\$12,292 20	\$45,503 20

DEPARTMENT ACCOUNT—CONTINUED.
LIFE COMPANIES.

NAME OF COMPANY.	RECEIPTS, JULY 1 TO DECEMBER 1, 1887.					RECEIPTS, JANUARY 1 TO JUNE 30, 1887.					Total for year.
	Charters.	Licenses.	Filing statements.	School fund.	Total.	Charters.	Licenses.	Filing statements.	School fund.	Taxes.	Total.
Aetna Life, Connecticut.....							\$6 00	\$50 00	\$50 00		\$106 00
Connecticut Mutual Life, Connecticut.....								50 00	50 00		100 00
Equitable Life, New York.....		\$4 00			\$4 00		40 00	50 00	50 00		144 00
Home Life, New York.....							36 00	50 00	50 00		136 00
Manhattan Life, New York.....		2 00			2 00		2 00	50 00	50 00		104 00
Massachusetts Mutual Life, Massachusetts.....		4 00			4 00		12 00	50 00	50 00		116 00
Metropolitan Life, New York.....							20 00	50 00	50 00		100 00
Michigan Mutual, Michigan.....								50 00	50 00		100 00
Missouri Valley, Kansas.....		2 00			2 00		28 00	50 00	50 00		120 00
Mutual Benefit Life, New Jersey.....		16 00			16 00		30 00	50 00	50 00		100 00
Mutual Life, New York.....	\$50 00		\$31 66	\$50 00	131 66			50 00	50 00		130 00
New York Life, New York.....							10 00	50 00	50 00		110 00
Northwestern Mutual Life, Wisconsin.....		8 00			8 00		14 00	50 00	50 00	\$225 00	339 00
Penn Mutual Life, Pennsylvania.....		2 00			2 00		4 00	50 00	50 00		104 00
Provident Savings Life, New York.....		6 00			6 00		18 00	50 00	50 00		118 00
Phoenix Mutual Life, Connecticut.....							4 00	50 00	50 00		104 00
Prudential Life, New Jersey.....	55 00		50 00	50 00	155 00						155 00
Travelers', Connecticut.....		58 00			58 00		414 00	50 00	50 00		514 00
Union Central, Ohio.....		6 00			6 00		22 00	50 00	50 00		122 00
United Mutual, Maine.....							2 00	50 00	50 00		102 00
United States Life, New York.....							2 00	50 00	50 00		102 00
Washington Life, New York.....							20 00	50 00	50 00		120 00
Totals.....	\$105 00	\$108 00	\$81 66	\$100 00	\$394 66		\$684 00	\$1,050 00	\$1,050 00	\$225 00	\$3,009 00
											\$3,403 66

DEPARTMENT ACCOUNT — CONTINUED.
MISCELLANEOUS COMPANIES.

NAME OF COMPANY.	RECEIPTS FROM JULY 1 TO DECEMBER 31.						RECEIPTS FROM JANUARY 1 TO JUNE 30.					
	Charters.....	Licenses.....	Filing statement.....	School fund.....	Total.....	Charters.....	Licenses.....	Filing statement.....	School fund.....	Taxes.....	Total.....	Total for year.....
Accident Insurance Company of North America, Canada.....												\$100 00
American Surety, New York.....	\$55 00		\$50 00	\$50 00	\$155 00		\$12 00	\$50 00	\$50 00		\$100 00	\$155 00
Employers' Liability, England.....							6 03	50 00	50 00		112 00	112 00
Equitable Accident, Ohio.....					2 00		25 00	50 00	50 00		106 00	106 00
Fidelity and Casualty, New York.....		\$2 00					2 00	50 00	50 00		125 00	125 00
Hartford Steam Boiler and Inspection Company, Connecticut.....		2 00			2 00		104 00	50 00	50 00		102 00	102 00
Lloyds Plate Glass, New York.....		4 00			4 00		10 00	50 00	50 00		204 00	204 00
Standard Life and Accident, Michigan.....								50 00	50 00		110 00	114 00
Totals	\$55 00	\$8 00	\$50 00	\$50 00	\$163 00		\$160 00	\$350 00	\$350 00		\$860 00	\$1,023 00

LIVE-STOCK INSURANCE COMPANIES.

NAME OF COMPANY.	RECEIPTS FROM JULY 1 TO DECEMBER 31.						RECEIPTS FROM JANUARY 1 TO JUNE 30.					
	Charters.....	Licenses.....	Filing statement.....	School fund.....	Total.....	Charters.....	Licenses.....	Filing statement.....	School fund.....	Taxes.....	Total.....	Total for year.....
Atchison Live Stock.....							\$19 25	\$10 00			\$19 25	\$19 25
Hutchinson Live Stock.....							24 50	10 00			10 00	10 00
National Live Stock.....							11 00	10 00			24 50	24 50
Vigilant Live Stock.....							5 00	10 00			21 00	21 00
Washington Live Stock.....								10 00			5 00	5 00
Western Live Stock.....		\$4 00	\$25 00		\$29 00						10 00	10 00
Wichita Live Stock.....											29 00	29 00
Totals		\$4 00	\$25 00		\$29 00		\$59 75	\$30 00			\$89 75	\$108 75

DEPARTMENT ACCOUNT—CONCLUDED.
KANSAS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	FEES RECEIVED, JULY 1 TO DECEMBER 31, 1887.					FEES RECEIVED FROM JANUARY 1 TO JUNE 30, 1887.					Total for year.
	Charters.	Licenses.	Filing statement.	School fund.	Total.	Charters.	Licenses.	Filing statement.	School fund.	Taxes.	Total.
Capitol.....		\$34 50			\$34 50		\$59 00	\$25 00			\$84 00
Globe Manufacturers' and Wholesalers'.....		50			50						\$128 50
Kansas Farmers.....		14 00	\$25 00		25 50						25 50
Kansas City Fire.....		25 00			25 00		80 50	10 00			90 50
Kansas Mill Race Company.....		48 50			48 50		76 00	10 00			86 00
Kansas Mill Owners and Manufacturers'.....		47 50			47 50		6 00	10 00			16 00
Kansas Home.....		8 50			8 50		56 00	10 00			66 00
Lincoln Assurance.....		8 50			8 50			25 00			33 50
Mennonite Mutual.....		2 50			2 50		14 00	10 00			24 00
National Mutual.....							120 00	10 00			130 00
People's Mutual Fire.....							1 00	10 00			11 00
Republic County Mutual.....		19 50	25 00		44 50			20 00			21 00
Topeka.....											44 50
Total.....		\$200 50	\$50 00		\$250 50		\$422 50	\$150 00			\$572 50
											\$823 00

KANSAS COÖPERATIVE LIFE COMPANIES.

Name of Company.	FEES RECEIVED, JULY 1 TO DECEMBER 31, 1887.					FEES RECEIVED FROM JANUARY 1 TO JUNE 30, 1887.					Total for the year.
	Charters.	Licenses.	Filing statement.	School fund.	Total.	Charters.	Licenses.	Filing statement.	School fund.	Taxes.	Total.
Bankers' Life and Trust.....		\$1 50			\$1 50		\$5 50	\$10 00			\$20 50
Guaranty Fund Mutual Life.....		2 25			2 25						\$22 00
Kansas Mutual Life.....	\$100 00	16 00			102 25		38 50	10 00			102 00
Kansas Protective Union.....		8 00			8 00		25 50	10 00			69 50
Kaw Life Association.....		3 00			3 00		1 00	10 00			40 50
Southwestern Mutual Benevolent Association.....		50			50		16 00	10 00			48 50
Temperance Mutual Benevolent Union.....							14 00	10 00			16 00
Totals.....	\$100 00	\$31 25			\$131 25		\$100 50	\$60 00			\$31 00
											29 50
Hartford Life and Annuity Company, Conn.....							\$54 00	\$100 00			\$521 75
							\$154 50	\$160 00			\$190 50
											\$159 00
											\$349 50
											\$480 75

RECEIPTS AND EXPENDITURES OF THE DEPARTMENT

DURING THE YEAR 1887.

INSURANCE DEPARTMENT RECEIPTS FOR THE YEAR ENDING DECEMBER 31, 1887.

RECEIPTS FROM JULY 1 TO DECEMBER 31.

Stock fire companies.....	\$3,211 00
Life companies ("old line")	394 66
Kansas mutual fire companies.....	250 50
Kansas cooperative life companies.....	131 25
Kansas live-stock companies.....	29 00
Casualty and miscellaneous companies.....	163 00
Court fees.....	13 61

Total receipts July 1 to December 31..... **\$4,193 02**

RECEIPTS FROM JANUARY 1 TO JUNE 30.

Stock fire companies.....	\$42,292 20
Life companies ("old line")	3,009 00
Kansas mutual fire companies.....	572 50
Coöperative life companies.....	349 50
Kansas live-stock companies.....	89 75
Casualty and miscellaneous companies.....	860 00
Court fees.....	42 55

Total receipts from January 1 to June 30..... **47,215 50**

Total for 1887..... **\$51,408 57**

EXPENDITURES FOR THE YEAR ENDING DECEMBER 31, 1887.

Salary of R. B. Morris, Superintendent.....	\$1,250 00
Salary of W. J. Lea, Assistant Superintendent.....	750 00
Salary of L. S. Fortune, clerk.....	375 00
Salary of D. W. Wilder, Superintendent.....	1,250 00
Salary of James Billingslea, Assistant Superintendent.....	750 00
Salary of Will C. Smith, clerk.....	525 00
Postage and express.....	469 90
Traveling and contingent expense.....	170 70

Total..... **5,540 60**

Income in excess of expenditures..... **\$45,926 32**

INDEX.

Authorized Companies.....	3, 9, 45	Fire Insurance in Kansas.....	6, 81
Assessment Companies.....	12, 20, 22	Farm business.....	33
Adjusters.....	32, 40, 41	Foster, Chas. M., Esq.....	36, 75
Agents, Local.....	41	Fidelity and Casualty, The.....	37
Admission of Companies, refused.....	42	Foster, Hon. C. G.	49
Admission of Companies.....	45	Fenlon, Hon. Thos. P.....	76
Advertising.....	45, 46	Fire Companies; Kansas Mutuals.....	81, 101, 164
Anthony, Col. D. R.....	46	Fire Companies of other States.....	82
Auditors as Superintendents.....	46	Fire Companies, foreign.....	82, 93
Age of Companies.....	9, 40	Foreign Companies, officers of.....	120
Allen, Hon. Walter N.....	52		
Assets, surplus of.....	92	Green, Senator George S.....	14
Agents of Fire Companies.....	117	Gleed, Chas. S., Esq.....	49, 61, 69
American Steam Boiler Company.....	149	Green, Jas. W., Esq.....	49, 70, 73, 76
American Surety Company.....	150	Griffith, G. W. E., Esq.....	53
Agents of Life Companies.....	153	Gleed & Gleed.....	76
Agents of Casualty Companies.....	159	Guaranty Fund Life Insurance Co.....	142
Billingslea, James.....	25, 27, 29, 34, 47	Hentlg, F. G., Esq.....	18
Barker, Senator George J.....	49, 54, 74, 76	Harper, E. B.....	18
Brewer, Hon. D. J.....	49, 76	How a Wildcat died.....	44
Burnett, Henry C., Esq.....	50	History of Insurance in Kansas.....	45
Brown, John H.....	50, 55	Hons., The.....	12
Buchan, Hon. Wm. J.....	62	Herald, The, Leavenworth.....	45
Bailey, Prof.....	75	Herald of Freedom, Lawrence.....	45
Burton, Hon. J. R.....	76	Hillmon Cases, The.....	49
Bankers' Life and Trust Company.....	141	Hutchings, John, Esq.....	49, 71
		Hillmon, John W.....	50
Companies authorized.....	3, 45	Hutchings, C. F.....	76
Companies, Directory of.....	9, 45	Hackney, Hon. Wm. P.....	76
Critic, The Insurance.....	21	Hartford Steam Boiler I. & I. Co.....	153
Capital, The Topeka.....	22, 24		
Chronicle, The Insurance.....	22, 37	Insurance Department.....	7, 160
Comity, The Law of.....	38	Insurance, The New York.....	19
Carr, Hon. Alfred.....	44	Insurance Year, The.....	36
Clarkson, Hon. Harrison.....	13	Impaired Capital.....	36, 37
Cox, C. A., Esq.....	77	Insurance in Kansas.....	45
Capital Insurance Company.....	101	Insurance, What it is.....	47
Coöperative Companies.....	137, 141	Insurance; peculiar cases.....	54
Casualty Companies.....	149		
		Jayhawkers, Kansas Seventh.....	17
Directory of Companies.....	9, 45	Jackley, Doctor A.....	22
Dead Kansas Companies.....	22, 30	Jones, Howel, Esq.....	37
Davis, Hon. John P.....	143	Johnson, Hon. J. B.....	52
Department, Insurance.....	160		
		Kansas Companies, Dead.....	22, 30
Exchange and Review, The.....	24	Kaw Valley Life, The.....	24
Employers' Liability Corporation.....	151	Keller, Henry C., Esq.....	25
Equitable Accident Co.....	152	Kansas as an Insurance field.....	31
Expenses, Insurance Department.....	160	Kansas Mutual Life Association.....	33, 125, 143

Kansas Protective Union	34, 125, 145	Retallatory legislation	38
Kansas (Winchester), Insurance Co.	103	Refused admission of companies	42
Kansas Farmers' (Abilene), Insurance Co. ...	105	Riggs, Hon. Sam'l A.	49, 72
Kansas Home (Topeka), Insurance Co.	106	Republic county (Belleville) Ins. Co.	111
Kansas Mill O. & M. (Ottawa), Insurance Co. ...	108		
Kansas Life Companies.	125	Southwestern Mutual Benev. Ass'n.	18
Life Insurance in Kansas	7, 125	Salina National Mutual	22, 25
Lightning-rod peddlers	22, 41	Salina People's Mutual	22, 27
Little, Judge G. F.	22	Stiggins, The Rev. Mr.	13
Live-Stock Companies	24, 29, 30, 163	Salina Live-Stock Company	29
Local Agents	41	Spectator, The New York	37
Lloyd's Coffee House	48	Smith, Chas. B., Esq.	37
Life Statistical Tables	125	Standing, The, of any Company	40
Life Companies, Kansas	125, 164	Snoddy, Col. James D.	47
Life Companies of other States	126, 158	Smith, Will. C.	47, 165
Lloyds Plate Glass Insurance Company	154	Searle, R. H. C., Esq.	13
		Shiras, Hon. O. P.	49
Marriage Aid Association	17	Spangler, Wm. C., Esq.	49
Mutual Reserve Fund Life Association	18	Standard, The Leavenworth	50
Morris, Col. R. B.	18, 30, 24	Selig, A. L., Esq.	53
Money, cheap and dear	31	Stillwell, Judge	76
McFarland, James D., Esq.	31	Surplus of assets	92
Martin, Gov. John A.	2	Standard Life and Accident Co.	156
Merrill, Hon. George S.	6		
Metropolitan Plate Glass Company	45, 155	Temperance Mutual Benefit Union	12
Morris, The Frankie, Case	75	Tarbox, Hon. John K.	20
Mennonite Fire Insurance Company	109	Taxes	42
Moon, John E., Esq.	143	Travelers' Insurance Company	54
Miscellaneous Companies	149, 158	Topeka Insurance Co., Fire	112
Notes, Signing	22, 26, 41	Underwriter, The, New York	19, 33
Newspaper, The first Kansas	45	United States Review, The	21
		Underground Insurance	26, 43
Obituary of Kansas Companies	22, 30	Underwriter, The, Baltimore	32
Old-line Companies	40	Underwriting	47
Officers of Fire Companies	117		
Officers of Life Companies	158	Vested Rights	37
Officers Casualty Companies	159		
		Waters, Capt. Joseph G.	13, 36, 76
Popenoe, F. O., Esq.	50	Webb, Hon. Wm. C.	13, 24, 47
Poinsett, Mrs. Nannie C.	75	World, The Insurance	21
		Weatherby, C. J.	25
Quinn, Miss Sally E.	52	Wichita Live-Stock Co.	29
		Wildcats	43
Repudiator, The Great	18	Wheat, L. B., Esq.	49, 70
Raiding counties	22	Wiseman, Maj. Theodore	55
Reserve fund, A.	28	Walker, Col. Samuel	55
Rossington, Col. W. H.	36	Walters, Fred. A.	60, 66



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